

2004  
*Property*  
&  
*Casualty*  
Supplement Report



Statistics Section  
June 2005

MISSOURI  
PROPERTY & CASUALTY  
SUPPLEMENT  
REPORT  
2004



Missouri Department of Insurance  
Statistics Section  
June 2005



## PREFACE

The **2004 Missouri Property & Casualty Supplement Report** presents data collected by the Missouri Department of Insurance from companies that file supplements to the Page 20 of the annual statement for Missouri for 2004. This form is used to collect data in greater detail than reported in the 2004 Annual Statements. All property and casualty companies are required to complete this form per 20 CSR 200-1.037,  374.040 RSMo., and  374.045 RSMo.

The enclosed documentation, by company, provides information for each line of business specified on the Supplement to Page 20, with company profiles listed by their market share ranking. Charts have been included in this publication for each line of business. The first chart shows the total market share of the top 5 and top 10 companies, for the last five years. The second chart shows a total loss ratio, by line of business, for the last five years. For the lines of business, Medical Malpractice Liability Managed Care Organization Errors & Omissions and Professional Liability, charts were included, however this is only the fifth year this data has been collected.

This publication also includes Historical Trends, By Line of Business. This section provides historical data, by line of business, for the last ten years.

While every effort has been made to assure that all significant errors and omissions in the supplement data have been identified and resolved, the accuracy of the report depends on the accuracy of the information filed by each company.

The **2004 Missouri Property & Casualty Supplement Report** is published by the Statistics Section, Division of Market Regulation, Missouri Department of Insurance. Additional copies can be received by sending a written request, along with payment of \$35.00 per copy, to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690. The Missouri Department of Insurance's web site is 'www.insurance.mo.gov'.

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**SAMPLE COPY  
OF  
SUPPLEMENT TO PAGE 20  
OF  
ANNUAL STATEMENT  
FOR YEAR ENDING  
DECEMBER 31, 2004**

## DEFINITION OF TERMS

**Market Share:** The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Direct Premiums Written:** The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Direct Premiums Earned:** The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Direct Losses Paid:** The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**Direct Losses Incurred:** The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**Loss Ratio:** The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

**Cash Flow Loss Ratio:** The dollar amount of direct losses paid divided by the dollar amount of premiums written for a particular line of business being analyzed, expressed as a percentage.

# GENERAL DESCRIPTION OF PROPERTY AND CASUALTY LINES OF BUSINESS

**Fire (Dwelling, Commercial, Farm):** Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss or rents, etc.

**Allied Lines (Dwelling, Commercial, Farm, Growing Crops):** Coverages which are generally written with property insurance, e.g., glass, tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; growing crops; flood; rain; and damage from aircraft and vehicle, etc.

**Farmowners Multi-Peril:** A package policy for farming and ranching risks, similar to a homeowners policy, that has been adopted for farms and ranches and includes both property and liability coverages for personal and business losses. Coverages include farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.

**Home Owners Multi-Peril, Dwelling Owners Multi-Peril (ACV), Mobile Homes:** A package policy combining broad property coverage for the personal property and/or structure with broad personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expense are typical. Includes mobile homes at a fixed location.

**Commercial Multi-Peril:** A contract for a commercial enterprise which packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage. Includes multi-peril policies for coverages for liability other than auto.

**Ocean Marine:** Coverage for ocean and inland water transportation exposures; goods or cargoes, ships or hulls; earnings; and liability.

**Inland Marine (Including Auto Cargo):** Coverage for property that may be in transit, held by a bailee, at a fixed location; a movable good that is often at different locations (e.g., off-road constructions equipment), or scheduled property (e.g., Homeowners Personal Property Floater) including items such as live animals, property with antique or collector's value, etc. This line also includes instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers.

**Financial Guaranty:** A surety bond, insurance policy, or when issued by an insurer, an indemnity contract and any guaranty similar to the foregoing types, under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation.

**Medical Malpractice Liability (Physicians and Surgeons, Dentists, Nurses, Hospitals, Managed Care Organizations errors & omissions, Other):** Insurance coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence or incompetence in rendering professional services.

**Earthquake:** Property coverages for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption. Excluded are losses resulting from fire, explosion, flood or tidal wave following the covered event.

**All Accident and Health:** Includes coverages written on a group or individual basis, which pays scheduled benefits or medical expenses caused by disease, accidental injury or accidental death. Policies generally provide benefits for short or long term disability income benefits, accidental death or dismemberment coverage, major medical expense benefits and dental expense benefits.

**Direct Workers Compensation:** Insurance which covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or Federal workers' compensation laws and other statutes. Includes employers liability coverage against the common law liability for injuries to employees.

**Other Liability (Bodily Injury & Property Damage, Warranty Programs/Service Contracts, Excess Workers Compensation, Umbrella, Professional Liability, Lawyers Malpractice, Real Estate Malpractice):** Insurance coverage protecting the insured against legal liability resulting from negligence, carelessness, or a failure to act causing property damage or personal injury to others. Typically, coverages include construction and alteration liability, contingent liability; contractual liability; elevators and escalators liability; errors and omissions liability, environmental pollution liability; excess stop loss, excess over insured or self-insured amounts and umbrella liability; liquor liability; personal injury liability; premises and operations liability; completed operations liability, non-medical professional liability, etc.

**Product Liability (Bodily Injury & Property Damage):** Insurance coverage protecting the manufacturer, distributor, seller, or lessor of a product against legal liability resulting from a defective condition causing personal injury, or damage, to any individual or entity, associated with the use of the product.

**Private Passenger and Commercial Automobile Liability:** Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries (bodily injury and medical payments) or damage to the property of others caused by accidents arising out of ownership, maintenance or use of a motor vehicle (including recreational vehicles such as motor homes). Commercial is defined as all motor vehicle policies that include vehicles that are used primarily in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

**Private Passenger and Commercial Automobile Physical Damage:** Any motor vehicle insurance coverage (including collision, vandalism, fire and theft) that insures against material damage to the insured's vehicle. Commercial is defined as all motor vehicle policies that include vehicles that are used in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

**Aircraft:** Coverage for aircraft (hull) and their contents; aircraft owner's and aircraft manufacturers liability to passengers, airports and other third parties.

**Fidelity:** A bond covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.).

**Surety:** A three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts, or omissions of a third party (the principal).

**Glass:** Coverage for the costs of replacement and incidental costs of building glass due to breakage or application of chemicals to glass.

**Burglary and Theft:** Coverage for property taken or destroyed by breaking and entering the insured's premises; burglary or theft; forgery or counterfeiting, fraud; and off-premises exposure.

**Boiler and Machinery:** Coverage for the failure of boilers, machinery and electrical equipment. Benefits include (i) property of the insured which has been directly damaged by the accident; (ii) costs of temporary repairs and expediting expenses; and (iii) liability for damage to the property of others.

**Credit Property, Credit Casualty, Credit Unemployment, Vendor/Lenders Single Interest:** Coverage that indemnifies manufacturers, merchants, educational institutions, or other providers of goods and services extending credit, for losses or damages resulting from the nonpayment of debts owed to them for goods or services provided in the normal course of their business.

**Mortgage Guaranty:** Insurance that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.

**Title:** This insurance is a form of property insurance designed to protect against losses resulting from a defective title to land and improvements. The insurer agrees to indemnify the insured to the extent of any financial loss suffered as a result of the transfer of a defective title.

**Other Specific:** Other coverages not generally described herein.

**National Flood Insurance Program:** Flood insurance reinsured through the Federal Government.

**Federal Crop Insurance Corporation:** Crop insurance reinsured through the Federal Government.



**HISTORICAL TRENDS  
BY  
LINE OF BUSINESS**

**1995 - 2004**

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

### DWELLING FIRE & ALLIED LINES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$64,586,523	\$33,332,820	51.61%	\$61,930,673	\$35,839,398	57.87%	10.01%
1996	\$72,787,474	\$55,073,026	75.66%	\$73,077,791	\$36,875,238	50.46%	12.70%
1997	\$63,057,963	\$29,486,191	46.76%	\$63,359,875	\$34,239,166	54.04%	-13.37%
1998	\$54,549,976	\$31,758,266	58.22%	\$57,802,275	\$33,844,115	58.55%	-13.49%
1999	\$44,577,659	\$23,036,935	51.68%	\$45,424,025	\$18,742,593	41.26%	-18.28%
2000	\$44,867,048	\$29,268,786	65.23%	\$44,644,098	\$33,345,600	74.69%	0.65%
2001	\$51,315,478	\$46,643,918	90.90%	\$50,206,810	\$49,472,639	98.54%	14.37%
2002	\$62,667,756	\$32,780,080	52.31%	\$58,251,371	\$36,340,271	62.39%	22.12%
2003	\$104,150,215	\$63,528,592	61.00%	\$100,912,333	\$60,262,081	59.72%	66.19%
2004	\$75,129,437	\$35,273,075	46.95%	\$71,219,347	\$31,877,773	44.76%	-27.86%

### COMMERCIAL FIRE & ALLIED LINES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$83,629,909	\$49,979,773	59.76%	\$78,466,695	\$64,687,819	82.44%	11.78%
1996	\$67,374,849	\$31,731,688	47.10%	\$70,982,872	\$28,035,725	39.50%	-19.44%
1997	\$69,436,727	\$29,678,926	42.74%	\$73,304,945	\$26,173,173	35.70%	3.06%
1998	\$62,556,103	\$20,285,911	32.43%	\$64,399,251	\$29,171,759	45.30%	-9.91%
1999	\$73,335,240	\$33,788,717	46.07%	\$71,562,691	\$26,603,707	37.18%	17.23%
2000	\$85,196,187	\$54,616,098	64.11%	\$78,925,410	\$53,136,883	67.33%	16.17%
2001	\$106,356,632	\$51,666,074	48.58%	\$94,441,265	\$94,569,258	100.14%	24.84%
2002	\$138,247,272	\$51,698,363	37.40%	\$126,571,650	\$52,423,402	41.42%	29.98%
2003	\$116,509,491	\$72,238,481	62.00%	\$114,986,802	\$54,113,894	47.06%	-15.72%
2004	\$135,095,191	\$59,288,986	43.89%	\$140,253,823	\$58,928,282	42.02%	15.95%

### FARM FIRE & ALLIED LINES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$4,426,601	\$3,268,110	73.83%	\$4,300,790	\$3,250,821	75.59%	14.64%
1996	\$5,810,870	\$2,140,628	36.84%	\$5,797,724	\$2,222,611	38.34%	31.27%
1997	\$4,534,879	\$1,718,379	37.89%	\$4,546,217	\$1,645,108	36.19%	-21.96%
1998	\$2,694,580	\$1,345,110	49.92%	\$2,727,049	\$1,351,981	49.58%	-40.58%
1999	\$3,541,279	\$1,893,862	53.48%	\$3,323,797	\$1,888,418	56.82%	31.42%
2000	\$3,080,694	\$1,232,895	40.02%	\$3,115,717	\$1,591,924	51.09%	-13.01%
2001	\$3,706,317	\$1,992,404	53.76%	\$3,673,131	\$2,192,102	59.68%	20.31%
2002	\$2,376,580	\$1,596,888	67.19%	\$2,422,017	\$1,543,928	63.75%	-35.88%
2003	\$3,882,154	\$2,838,938	73.13%	\$3,922,079	\$2,787,230	71.07%	63.35%
2004	\$17,886,046	\$6,376,413	35.65%	\$17,808,937	\$8,522,427	47.85%	360.72%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

### FARMOWNERS MULTI-PERIL

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$56,319,622	\$35,012,242	62.17%	\$54,858,643	\$35,329,985	64.40%	3.92%
1996	\$59,320,518	\$43,251,529	72.91%	\$57,844,150	\$47,470,741	82.07%	5.33%
1997	\$62,571,093	\$34,490,032	55.12%	\$60,835,918	\$35,140,896	57.76%	5.48%
1998	\$65,183,890	\$39,071,087	59.94%	\$63,619,228	\$42,584,254	66.94%	4.18%
1999	\$67,519,112	\$45,805,319	67.84%	\$66,438,600	\$42,442,952	63.88%	3.58%
2000	\$68,740,833	\$44,299,377	64.44%	\$67,476,269	\$49,241,230	72.98%	1.81%
2001	\$73,127,821	\$57,928,170	79.21%	\$71,573,063	\$59,967,925	83.79%	6.38%
2002	\$75,905,950	\$47,921,208	63.13%	\$73,795,761	\$43,876,813	59.46%	3.80%
2003	\$83,494,269	\$65,512,488	78.46%	\$79,957,232	\$66,097,902	82.67%	10.00%
2004	\$89,419,224	\$55,059,499	61.57%	\$87,358,886	\$58,778,323	67.28%	7.10%

### HOMEOWNERS MULTI-PERIL

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$471,265,848	\$373,158,905	79.18%	\$455,849,021	\$372,998,411	81.82%	5.92%
1996	\$495,477,730	\$358,521,265	72.36%	\$482,623,697	\$366,643,940	75.97%	5.14%
1997	\$527,527,883	\$260,817,452	49.44%	\$508,535,570	\$256,306,297	50.40%	6.47%
1998	\$554,087,009	\$324,349,804	58.54%	\$537,235,562	\$338,986,358	63.10%	5.03%
1999	\$577,192,077	\$349,417,286	60.54%	\$562,895,860	\$337,953,263	60.04%	4.17%
2000	\$608,385,777	\$376,385,467	61.87%	\$593,299,496	\$397,966,691	67.08%	5.40%
2001	\$656,616,228	\$1,099,846,439	167.50%	\$631,211,851	\$1,179,859,131	186.92%	7.93%
2002	\$760,159,499	\$604,121,481	79.47%	\$705,582,101	\$563,635,429	79.88%	15.77%
2003	\$892,121,509	\$669,905,939	75.09%	\$823,450,838	\$671,531,760	81.55%	17.36%
2004	\$957,852,647	\$542,464,859	56.63%	\$915,218,541	\$553,032,164	60.43%	7.37%

### DWELLING OWNERS MULTI-PERIL (ACV)

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$24,143,370	\$16,325,077	67.62%	\$22,876,963	\$16,993,569	74.28%	31.14%
1996	\$45,088,302	\$25,675,886	56.95%	\$44,594,741	\$22,977,772	51.53%	86.75%
1997	\$23,410,568	\$13,506,568	57.69%	\$22,776,116	\$13,553,777	59.51%	-48.08%
1998	\$29,809,821	\$19,497,086	65.40%	\$29,134,889	\$20,215,837	69.39%	27.33%
1999	\$31,188,779	\$17,852,039	57.24%	\$30,344,557	\$16,008,307	52.76%	4.63%
2000	\$30,846,907	\$20,727,990	67.20%	\$31,117,713	\$22,939,304	73.72%	-1.10%
2001	\$40,570,252	\$52,833,285	130.23%	\$39,273,012	\$55,414,301	141.10%	31.52%
2002	\$37,749,554	\$28,993,859	76.81%	\$35,295,928	\$26,868,025	76.12%	-6.95%
2003	\$58,749,432	\$37,647,040	64.08%	\$53,562,496	\$37,627,749	70.25%	55.63%
2004	\$74,900,739	\$36,939,642	49.32%	\$69,818,195	\$38,460,357	55.09%	27.49%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

## TOTAL HOMEOWNERS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$495,409,218	\$389,483,982	78.62%	\$478,725,984	\$389,991,980	81.46%	6.92%
1996	\$540,566,032	\$384,197,151	71.07%	\$527,218,438	\$389,621,712	73.90%	9.12%
1997	\$550,938,451	\$274,324,020	49.79%	\$531,311,686	\$269,860,074	50.79%	1.92%
1998	\$583,896,830	\$343,846,890	58.89%	\$566,370,451	\$359,202,195	63.42%	5.98%
1999	\$608,380,856	\$367,269,325	60.37%	\$593,240,417	\$353,961,570	59.67%	4.19%
2000	\$639,232,684	\$397,113,457	62.12%	\$624,417,209	\$420,905,995	67.41%	5.07%
2001	\$697,186,480	\$1,152,679,724	165.33%	\$670,484,863	\$1,235,273,432	184.24%	9.07%
2002	\$797,909,053	\$633,115,340	79.35%	\$740,878,029	\$590,503,454	79.70%	14.45%
2003	\$950,870,941	\$707,552,979	74.41%	\$877,013,334	\$709,159,509	80.86%	19.17%
2004	\$1,032,753,386	\$579,404,501	56.10%	\$985,036,736	\$591,492,521	60.05%	8.61%

## COMMERCIAL MULTI-PERIL

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$382,562,922	\$197,578,244	51.65%	\$373,298,619	\$193,477,598	51.83%	4.56%
1996	\$353,137,629	\$197,471,279	55.92%	\$352,692,912	\$224,571,293	63.67%	-7.69%
1997	\$381,372,308	\$223,868,638	58.70%	\$380,460,025	\$227,138,019	59.70%	8.00%
1998	\$385,528,901	\$248,306,586	64.41%	\$380,384,909	\$276,158,849	72.60%	1.09%
1999	\$388,749,781	\$251,260,487	64.63%	\$386,957,645	\$275,215,491	71.12%	0.84%
2000	\$409,174,258	\$247,870,965	60.58%	\$392,477,924	\$264,005,456	67.27%	5.25%
2001	\$467,186,106	\$365,393,232	78.21%	\$434,710,993	\$374,772,510	86.21%	14.18%
2002	\$523,399,718	\$290,996,242	55.60%	\$490,498,672	\$259,295,841	52.86%	12.03%
2003	\$573,919,772	\$277,364,391	48.33%	\$548,985,654	\$312,408,760	56.91%	9.65%
2004	\$604,339,988	\$246,263,996	40.75%	\$594,249,075	\$288,874,671	48.61%	5.30%

## MOBILE HOMES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$14,251,048	\$6,124,593	42.98%	\$14,003,433	\$6,433,467	45.94%	-24.17%
1996	\$15,470,700	\$6,970,710	45.06%	\$15,173,816	\$7,178,932	47.31%	8.56%
1997	\$16,431,448	\$5,890,149	35.85%	\$15,996,578	\$5,771,696	36.08%	6.21%
1998	\$16,332,084	\$7,614,684	46.62%	\$16,059,383	\$7,838,253	48.81%	-0.60%
1999	\$16,516,914	\$7,197,544	43.58%	\$16,120,294	\$7,084,948	43.95%	1.13%
2000	\$17,366,094	\$9,620,617	55.40%	\$17,231,247	\$10,271,215	59.61%	5.14%
2001	\$19,263,586	\$13,226,772	68.66%	\$18,478,220	\$13,583,874	73.51%	10.93%
2002	\$23,022,489	\$11,895,558	51.67%	\$22,268,087	\$11,881,543	53.36%	19.51%
2003	\$25,201,256	\$17,396,509	69.03%	\$24,270,254	\$17,164,678	70.72%	9.46%
2004	\$26,873,321	\$13,298,187	49.48%	\$25,924,561	\$14,529,368	56.04%	6.63%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

### GROWING CROPS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$7,665,408	\$3,128,465	40.81%	\$7,665,408	\$3,205,910	41.82%	-17.13%
1996	\$11,733,028	\$1,476,235	12.58%	\$10,800,554	\$2,870,819	26.58%	53.06%
1997	\$3,706,796	\$1,874,851	50.58%	\$3,706,754	\$1,792,737	48.36%	-68.41%
1998	\$8,137,109	\$5,834,645	71.70%	\$8,137,151	\$5,851,515	71.91%	119.52%
1999	\$6,831,671	-\$570,684	-8.35%	\$6,831,671	\$2,094,089	30.65%	-16.04%
2000	\$6,640,439	\$6,278,748	94.55%	\$6,640,439	\$4,305,880	64.84%	-2.80%
2001	\$10,398,815	\$1,448,571	13.93%	\$10,398,815	\$1,261,731	12.13%	56.60%
2002	\$5,202,935	\$2,626,045	50.47%	\$5,202,935	\$2,623,289	50.42%	-49.97%
2003	\$5,319,737	\$2,103,011	39.53%	\$5,319,737	\$2,103,009	39.53%	2.24%
2004	\$42,979,484	\$11,921,614	27.74%	\$42,979,473	\$11,924,094	27.74%	707.92%

### OCEAN MARINE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$39,203,332	\$24,379,627	62.19%	\$39,659,240	\$33,215,027	83.75%	-3.42%
1996	\$39,514,716	\$26,102,082	66.06%	\$38,837,367	\$22,953,154	59.10%	0.79%
1997	\$39,695,349	\$33,403,350	84.15%	\$39,913,990	\$31,928,545	79.99%	0.46%
1998	\$35,294,758	\$25,510,338	72.28%	\$37,374,508	\$24,848,923	66.49%	-11.09%
1999	\$32,668,295	\$27,426,984	83.96%	\$33,531,531	\$34,814,162	103.83%	-7.44%
2000	\$23,051,320	\$27,444,428	119.06%	\$27,860,652	\$27,046,287	97.08%	-29.44%
2001	\$29,488,980	\$21,713,943	73.63%	\$26,192,638	\$11,030,728	42.11%	27.93%
2002	\$35,682,058	\$20,943,863	58.70%	\$34,189,872	\$42,671,435	124.81%	21.00%
2003	\$38,730,395	\$14,874,486	38.41%	\$36,434,473	\$6,961,457	19.11%	8.54%
2004	\$36,534,614	\$22,959,021	62.84%	\$39,051,612	\$10,878,995	27.86%	-5.67%

### INLAND MARINE (Including Auto Cargo)

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$119,012,226	\$76,335,525	64.14%	\$120,325,388	\$61,099,750	50.78%	3.14%
1996	\$124,420,552	\$64,240,732	51.63%	\$122,545,782	\$57,477,216	46.90%	4.54%
1997	\$127,794,159	\$59,428,784	46.50%	\$127,735,846	\$73,985,168	57.92%	2.71%
1998	\$129,404,876	\$71,167,488	55.00%	\$129,858,560	\$81,147,238	62.49%	1.26%
1999	\$148,917,484	\$105,945,056	71.14%	\$132,937,634	\$99,785,009	75.06%	15.08%
2000	\$141,526,491	\$73,335,863	51.82%	\$142,015,672	\$78,325,790	55.15%	-4.96%
2001	\$136,243,514	\$67,744,367	49.72%	\$130,635,934	\$61,731,657	47.25%	-3.73%
2002	\$179,895,286	\$65,809,176	36.58%	\$168,325,651	\$68,367,232	40.62%	32.04%
2003	\$182,338,531	\$71,297,214	39.10%	\$187,165,278	\$69,123,743	36.93%	1.36%
2004	\$187,073,322	\$81,270,526	43.44%	\$187,813,880	\$85,100,266	45.31%	2.60%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

### FINANCIAL GUARANTY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$6,595,722	\$18,462,961	279.92%	\$6,140,353	\$4,045,764	65.89%	-28.91%
1996	\$12,186,020	\$4,397,841	36.09%	\$10,422,992	\$2,151,949	20.65%	84.76%
1997	\$8,025,901	\$846,511	10.55%	\$7,111,917	\$998,093	14.03%	-34.14%
1998	\$10,348,752	-\$8,402,594	-81.19%	\$9,326,577	\$1,158,513	12.42%	28.94%
1999	\$17,912,587	-\$379,872	-2.12%	\$8,690,792	\$794,689	9.14%	73.09%
2000	\$12,330,432	-\$548,380	-4.45%	\$12,399,660	-\$1,916,211	-15.45%	-31.16%
2001	\$39,225,536	\$88,016	0.22%	\$8,270,547	\$80,372	0.97%	218.12%
2002	\$19,480,703	-\$609,175	-3.13%	\$10,386,087	-\$615,534	-5.93%	-50.34%
2003	\$20,567,967	-\$383,003	-1.86%	\$16,091,182	-\$384,179	-2.39%	5.58%
2004	\$32,211,629	\$5,465	0.02%	\$12,473,424	-\$3,056	-0.02%	56.61%

### MEDICAL MALPRACTICE - PHYSICIANS & SURGEONS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$83,826,962	\$50,848,450	60.66%	\$88,245,253	\$51,227,401	58.05%	-3.16%
1996	\$77,903,125	\$60,925,814	78.21%	\$83,119,750	\$94,193,143	113.32%	-7.07%
1997	\$62,780,784	\$44,893,158	71.51%	\$63,904,882	\$39,240,977	61.41%	-19.41%
1998	\$55,760,257	\$50,609,999	90.76%	\$57,215,107	\$45,501,593	79.53%	-11.18%
1999	\$64,853,222	\$43,998,372	67.84%	\$63,998,070	\$40,408,719	63.14%	16.31%
2000	\$61,518,461	\$46,389,410	75.41%	\$62,776,133	\$60,727,760	96.74%	-5.14%
2001	\$77,092,452	\$53,869,948	69.88%	\$67,579,007	\$41,141,286	60.88%	25.32%
2002	\$114,887,033	\$79,431,185	69.14%	\$104,672,745	\$122,930,348	117.44%	49.03%
2003	\$136,418,623	\$52,870,665	38.76%	\$121,324,955	\$109,538,169	90.28%	18.74%
2004	\$142,627,100	\$81,161,868	56.90%	\$142,262,082	\$91,322,441	64.19%	4.55%

### MEDICAL MALPRACTICE - DENTISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$3,828,876	\$1,456,855	38.05%	\$3,727,901	-\$389,166	-10.44%	-1.69%
1996	\$3,691,741	\$961,741	26.05%	\$3,623,282	\$1,182,304	32.63%	-3.58%
1997	\$3,620,053	\$1,506,555	41.62%	\$3,729,611	\$1,683,415	45.14%	-1.94%
1998	\$3,387,756	\$1,454,934	42.95%	\$3,310,636	\$567,272	17.13%	-6.42%
1999	\$2,920,816	\$683,189	23.39%	\$3,164,122	-\$638,500	-20.18%	-13.78%
2000	\$3,232,321	\$696,834	21.56%	\$2,724,126	\$313,442	11.51%	10.66%
2001	\$3,686,464	\$302,962	8.22%	\$3,308,117	\$1,150,895	34.79%	14.05%
2002	\$4,458,209	\$2,443,938	54.82%	\$4,336,659	\$3,014,033	69.50%	20.93%
2003	\$6,830,040	\$1,457,855	21.34%	\$6,462,928	-\$630,815	-9.76%	53.20%
2004	\$4,439,569	\$347,940	7.84%	\$4,635,168	-\$1,642,942	-35.45%	-35.00%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

### MEDICAL MALPRACTICE - NURSES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$528,556	\$10,000	1.89%	\$440,246	\$127,213	28.90%	-52.21%
1996	\$1,330,065	\$239,635	18.02%	\$1,350,429	-\$1,249,275	-92.51%	151.64%
1997	\$1,430,588	\$29,794	2.08%	\$1,073,768	-\$580,638	-54.07%	7.56%
1998	\$518,436	\$15,750	3.04%	\$685,261	\$145,484	21.23%	-63.76%
1999	\$701,196	\$277,500	39.58%	\$795,615	\$275,506	34.63%	35.25%
2000	\$492,661	\$999	0.20%	\$419,531	\$933,815	222.59%	-29.74%
2001	\$541,382	\$795,000	146.85%	\$515,088	\$159,655	31.00%	9.89%
2002	\$520,559	\$1,250	0.24%	\$644,834	-\$475,689	-73.77%	-3.85%
2003	\$535,407	\$0	0.00%	\$519,272	\$57,165	11.01%	2.85%
2004	\$581,243	\$345,000	59.36%	\$585,759	\$490,327	83.71%	8.56%

### MEDICAL MALPRACTICE - HOSPITALS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$17,393,352	\$7,023,734	40.38%	\$17,964,409	\$5,512,291	30.68%	-11.86%
1996	\$17,267,056	\$9,077,866	52.57%	\$18,681,963	\$17,092,106	91.49%	-0.73%
1997	\$15,248,580	\$3,143,280	20.61%	\$13,199,320	\$1,974,721	14.96%	-11.69%
1998	\$12,555,794	\$8,428,222	67.13%	\$14,604,144	\$2,875,637	19.69%	-17.66%
1999	\$16,948,592	\$12,870,063	75.94%	\$17,606,187	\$12,774,561	72.56%	34.99%
2000	\$29,795,347	\$12,437,665	41.74%	\$28,200,480	\$2,462,571	8.73%	75.80%
2001	\$17,016,926	\$12,078,108	70.98%	\$16,318,434	\$26,157,360	160.29%	-42.89%
2002	\$34,124,626	\$19,174,786	56.19%	\$29,340,028	\$27,119,153	92.43%	100.53%
2003	\$31,902,636	\$19,299,000	60.49%	\$27,781,676	\$24,359,179	87.68%	-6.51%
2004	\$47,899,466	\$20,485,670	42.77%	\$44,450,629	\$17,843,473	40.14%	50.14%

### MEDICAL MALPRACTICE MANAGED CARE ORGANIZATIONS - ERRORS & OMISSIONS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	\$379,567	\$110,771	\$0	\$367,694	\$645,923	\$2	-\$1
2001	\$37,523	\$0	0.00%	\$42,641	\$7,390	17.33%	-90.11%
2002	\$0	\$273,600	N/A	\$17,419	\$286,480	1644.64%	-100.00%
2003	\$0	\$0		\$0	-\$5,936	N/A	N/A
2004	\$67,745	\$0	\$0	\$26,892	\$0	\$0	N/A

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

## MEDICAL MALPRACTICE - OTHER

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$12,617,239	\$3,514,007	27.85%	\$11,863,080	\$5,279,081	44.50%	19.07%
1996	\$17,903,617	\$5,708,724	31.89%	\$16,626,507	\$6,390,272	38.43%	41.90%
1997	\$18,770,001	\$5,714,900	30.45%	\$20,016,056	\$11,955,336	59.73%	4.84%
1998	\$9,437,033	\$10,145,048	107.50%	\$12,744,574	-\$904,059	-7.09%	-49.72%
1999	\$9,485,104	\$6,145,886	64.80%	\$8,112,075	\$15,532,787	191.48%	0.51%
2000	-\$2,579,655	\$4,186,591	-162.29%	-\$2,518,616	-\$26,828	1.07%	-127.20%
2001	\$10,706,674	\$9,684,802	90.46%	\$9,264,303	\$10,410,483	112.37%	-515.04%
2002	\$17,925,911	\$7,344,771	40.97%	\$17,094,679	\$15,054,044	88.06%	67.43%
2003	\$10,792,663	\$10,122,365	93.79%	\$13,881,532	\$30,991,680	223.26%	-39.79%
2004	\$9,966,006	\$7,882,678	79.10%	\$10,972,529	-\$7,029,405	-64.06%	-7.66%

## TOTAL MEDICAL MALPRACTICE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$118,194,985	\$62,853,046	53.18%	\$122,240,889	\$61,756,820	50.52%	-3.04%
1996	\$118,095,604	\$76,913,780	65.13%	\$123,401,931	\$117,608,550	95.31%	-0.08%
1997	\$101,850,006	\$55,287,687	54.28%	\$101,923,637	\$54,273,811	53.25%	-13.76%
1998	\$81,659,276	\$70,653,953	86.52%	\$88,559,722	\$48,185,927	54.41%	-19.82%
1999	\$94,908,930	\$63,975,010	67.41%	\$93,676,069	\$68,353,073	72.97%	16.23%
2000	\$92,838,702	\$63,822,270	68.75%	\$91,969,348	\$65,056,683	70.74%	-2.18%
2001	\$109,081,421	\$76,730,820	70.34%	\$97,027,590	\$79,027,069	81.45%	17.50%
2002	\$171,916,338	\$108,669,530	63.21%	\$156,106,364	\$167,928,369	107.57%	57.60%
2003	\$186,479,369	\$83,749,885	44.91%	\$169,970,363	\$164,309,442	96.67%	8.47%
2004	\$205,581,129	\$110,223,156	53.62%	\$202,933,059	\$100,983,894	49.76%	10.24%

## EARTHQUAKE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$32,769,722	\$730,820	2.23%	\$32,166,771	-\$1,673,819	-5.20%	1.82%
1996	\$35,275,651	\$73,294	0.21%	\$35,032,324	-\$81,711	-0.23%	7.65%
1997	\$35,612,411	\$29,481	0.08%	\$34,960,148	\$500,389	1.43%	0.95%
1998	\$37,479,186	\$14,355	0.04%	\$36,472,173	\$301,056	0.83%	5.24%
1999	\$46,208,856	\$696,685	1.51%	\$44,905,625	-\$58,007	-0.13%	23.29%
2000	\$45,492,094	\$13,005	0.03%	\$44,748,028	\$208,496	0.47%	-1.55%
2001	\$47,756,919	\$15,171	0.03%	\$47,273,158	\$23,085	0.05%	4.98%
2002	\$53,581,635	\$9,609	0.02%	\$50,831,358	\$198,969	0.39%	12.20%
2003	\$63,858,848	\$36,237	0.06%	\$58,427,399	\$361,209	0.62%	19.18%
2004	\$71,142,042	\$2,034	0.00%	\$68,942,586	\$663,937	0.96%	11.41%



## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

### ALL ACCIDENT & HEALTH

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$201,517,534	\$117,570,529	58.34%	\$203,749,807	\$125,308,324	61.50%	4.15%
1996	\$208,720,019	\$113,736,003	54.49%	\$206,619,580	\$105,330,101	50.98%	3.57%
1997	\$217,099,273	\$108,028,455	49.76%	\$215,572,690	\$111,415,183	51.68%	4.01%
1998	\$220,690,440	\$113,148,584	51.27%	\$214,992,406	\$105,689,365	49.16%	1.65%
1999	\$278,633,479	\$127,148,348	45.63%	\$274,273,415	\$140,071,819	51.07%	26.26%
2000	\$336,055,351	\$147,908,198	44.01%	\$330,643,956	\$167,587,436	50.69%	20.61%
2001	\$393,477,893	\$191,323,348	48.62%	\$387,582,931	\$199,867,877	51.57%	17.09%
2002	\$342,995,055	\$175,435,656	51.15%	\$329,622,631	\$177,326,811	53.80%	-12.83%
2003	\$323,585,037	\$137,720,417	42.56%	\$313,245,587	\$143,358,880	45.77%	-5.66%
2004	\$440,524,854	\$137,058,107	31.11%	\$427,265,208	\$242,758,012	56.82%	36.14%

### DIRECT WORKERS COMPENSATION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$596,550,888	\$399,533,612	66.97%	\$636,826,746	\$370,574,254	58.19%	-8.34%
1996	\$581,294,959	\$343,059,100	59.02%	\$588,681,863	\$269,469,186	45.78%	-2.56%
1997	\$547,315,105	\$328,125,574	59.95%	\$537,104,360	\$314,948,617	58.64%	-5.85%
1998	\$554,997,730	\$368,081,625	66.32%	\$569,506,734	\$334,396,349	58.72%	1.40%
1999	\$558,918,341	\$366,482,764	65.57%	\$548,048,410	\$387,577,329	70.72%	0.71%
2000	\$613,705,746	\$427,500,616	69.66%	\$581,917,625	\$491,690,747	84.49%	9.80%
2001	\$692,772,404	\$446,020,714	64.38%	\$639,587,072	\$495,073,762	77.41%	12.88%
2002	\$812,939,830	\$442,071,631	54.38%	\$781,621,057	\$551,143,597	70.51%	17.35%
2003	\$903,170,880	\$453,558,549	50.22%	\$859,891,451	\$587,932,686	68.37%	11.10%
2004	\$963,548,981	\$478,733,108	49.68%	\$951,290,491	\$593,495,368	62.39%	6.69%

### OTHER LIABILITY - BODILY INJURY & PROPERTY DAMAGE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$303,452,184	\$184,347,070	60.75%	\$299,975,755	\$211,912,170	70.64%	4.07%
1996	\$345,092,250	\$142,963,321	41.43%	\$353,318,664	\$158,692,845	44.91%	13.72%
1997	\$275,334,252	\$151,564,508	55.05%	\$294,668,463	\$148,646,358	50.45%	-20.21%
1998	\$268,557,197	\$157,113,488	58.50%	\$237,221,212	\$214,812,374	90.55%	-2.46%
1999	\$313,534,451	\$184,569,615	58.87%	\$323,619,328	\$206,394,248	63.78%	16.75%
2000	\$320,750,663	\$208,370,573	64.96%	\$294,336,758	\$235,093,535	79.87%	2.30%
2001	\$327,449,582	\$173,674,398	53.04%	\$293,152,900	\$125,831,601	42.92%	2.09%
2002	\$470,213,482	\$192,337,111	40.90%	\$408,581,517	\$273,087,274	66.84%	43.60%
2003	\$553,139,194	\$187,094,404	33.82%	\$536,242,304	\$344,005,398	64.15%	17.64%
2004	\$409,263,293	\$227,717,624	55.64%	\$444,911,829	\$368,806,231	82.89%	-26.01%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

### OTHER LIABILITY - WARRANTY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$17,383,076	\$11,343,828	65.26%	\$15,613,929	\$13,824,107	88.54%	21.31%
1996	\$23,266,833	\$15,106,462	64.93%	\$17,310,221	\$16,048,990	92.71%	33.85%
1997	\$30,535,031	\$21,347,032	69.91%	\$21,199,338	\$16,432,665	77.51%	31.24%
1998	\$40,095,477	\$28,816,079	71.87%	\$18,191,979	\$27,480,793	151.06%	31.31%
1999	\$34,049,672	\$21,654,951	63.60%	\$48,721,985	\$18,278,070	37.52%	-15.08%
2000	\$38,028,257	\$21,262,702	55.91%	\$25,972,899	\$21,887,063	84.27%	11.68%
2001	\$34,423,588	\$33,935,317	98.58%	\$35,813,429	\$36,997,513	103.31%	-9.48%
2002	\$25,494,405	\$29,052,221	113.96%	\$26,260,804	\$28,724,806	109.38%	-25.94%
2003	\$38,844,975	\$40,139,602	103.33%	\$36,458,870	\$42,260,817	115.91%	52.37%
2004	\$30,767,698	\$36,307,186	118.00%	\$29,905,408	\$38,334,689	128.19%	-20.79%

### EXCESS WORKERS COMPENSATION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$16,900,012	-\$22,398,452	-132.54%	\$19,343,184	\$2,696,273	13.94%	-2.90%
1996	\$13,273,393	\$3,655,240	27.54%	\$14,108,085	\$15,300,624	108.45%	-21.46%
1997	\$10,786,003	\$4,962,141	46.01%	\$11,256,455	\$5,215,016	46.33%	-18.74%
1998	\$10,794,541	\$4,118,686	38.16%	\$11,442,224	\$10,227,400	89.38%	0.08%
1999	\$10,420,742	\$1,902,119	18.25%	\$10,443,249	\$443,573	4.25%	-3.46%
2000	\$8,558,587	\$3,421,929	39.98%	\$8,584,576	-\$13,655,885	-159.07%	-17.87%
2001	\$11,104,649	\$2,328,688	20.97%	\$8,614,414	\$8,156,361	94.68%	29.75%
2002	\$13,379,697	\$4,077,498	30.48%	\$14,284,699	-\$6,444,068	-45.11%	20.49%
2003	\$26,295,822	\$4,263,816	16.21%	\$22,782,468	\$5,242,606	23.01%	96.54%
2004	\$23,564,531	\$7,341,650	31.16%	\$23,070,006	\$2,614,302	11.33%	-10.39%

### PRODUCTS LIABILITY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$41,372,139	\$41,685,186	100.76%	\$40,709,300	\$58,874,100	144.62%	6.07%
1996	\$32,513,980	\$43,095,907	132.55%	\$31,955,164	\$53,475,153	167.34%	-21.41%
1997	\$32,348,903	-\$3,050,949	-9.43%	\$30,896,987	-\$24,680,574	-79.88%	-0.51%
1998	\$27,606,516	\$13,709,229	49.66%	\$30,804,249	\$25,869,126	83.98%	-14.66%
1999	\$27,559,264	\$17,954,147	65.15%	\$24,285,371	\$8,201,226	33.77%	-0.17%
2000	\$28,874,322	\$23,927,719	82.87%	\$28,271,157	\$23,316,430	82.47%	4.77%
2001	\$31,306,007	\$25,734,786	82.20%	\$28,710,311	\$45,651,277	159.01%	8.42%
2002	\$36,491,980	\$41,383,083	113.40%	\$35,577,671	\$90,106,274	253.27%	16.57%
2003	\$42,611,734	\$40,107,443	94.12%	\$41,040,430	\$50,268,252	122.48%	16.77%
2004	\$48,418,835	\$38,723,657	79.98%	\$47,202,540	\$43,669,821	92.52%	13.63%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

### PRIVATE PASSENGER AUTO LIABILITY - BODILY INJURY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$606,896,635	\$343,373,475	56.58%	\$595,528,626	\$354,926,451	59.60%	5.28%
1996	\$637,230,625	\$331,619,138	52.04%	\$626,560,188	\$328,926,939	52.50%	5.00%
1997	\$620,940,210	\$319,247,114	51.41%	\$622,594,555	\$312,385,604	50.17%	-2.56%
1998	\$646,861,728	\$348,644,258	53.90%	\$641,930,149	\$336,138,060	52.36%	4.17%
1999	\$633,874,722	\$345,722,635	54.54%	\$628,682,407	\$366,746,670	58.34%	-2.01%
2000	\$623,565,090	\$365,644,038	58.64%	\$626,953,600	\$378,369,614	60.35%	-1.63%
2001	\$641,412,208	\$369,630,252	57.63%	\$641,462,099	\$405,980,622	63.29%	2.86%
2002	\$677,369,950	\$373,637,845	55.16%	\$669,920,852	\$393,905,842	58.80%	5.61%
2003	\$690,293,517	\$386,484,308	55.99%	\$681,854,756	\$412,602,808	60.51%	1.91%
2004	\$700,801,940	\$408,256,743	58.26%	\$700,339,537	\$436,363,936	62.31%	1.52%

### PRIVATE PASSENGER AUTO LIABILITY - PROPERTY DAMAGE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$318,797,772	\$251,155,958	78.78%	\$315,716,695	\$259,977,050	82.35%	7.99%
1996	\$338,145,662	\$267,095,778	78.99%	\$329,442,117	\$272,159,321	82.61%	6.07%
1997	\$369,125,445	\$285,277,277	77.28%	\$360,477,097	\$284,835,012	79.02%	9.16%
1998	\$396,850,898	\$306,837,312	77.32%	\$389,377,186	\$310,611,571	79.77%	7.51%
1999	\$401,764,230	\$331,948,988	82.62%	\$393,888,660	\$331,926,099	84.27%	1.24%
2000	\$409,501,544	\$338,975,612	82.78%	\$406,752,043	\$349,636,212	85.96%	1.93%
2001	\$438,818,978	\$359,254,775	81.87%	\$435,702,792	\$363,422,021	83.41%	7.16%
2002	\$507,741,126	\$371,358,545	73.14%	\$484,361,369	\$371,471,878	76.69%	15.71%
2003	\$574,312,577	\$371,718,988	64.72%	\$564,962,318	\$376,069,587	66.57%	13.11%
2004	\$591,742,243	\$366,797,232	61.99%	\$586,980,073	\$371,881,808	63.36%	3.03%

### PRIVATE PASSENGER AUTO - MEDICAL PAYMENTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$87,443,787	\$56,741,723	64.89%	\$87,200,395	\$55,738,331	63.92%	3.59%
1996	\$85,456,389	\$57,102,051	66.82%	\$85,492,307	\$57,359,675	67.09%	-2.27%
1997	\$81,778,686	\$55,246,855	67.56%	\$82,204,934	\$59,001,422	71.77%	-4.30%
1998	\$80,365,544	\$51,009,158	63.47%	\$80,441,038	\$30,661,218	38.12%	-1.73%
1999	\$76,164,635	\$52,647,024	69.12%	\$76,222,080	\$49,228,140	64.59%	-5.23%
2000	\$73,531,229	\$56,429,206	76.74%	\$74,181,934	\$78,022,733	105.18%	-3.46%
2001	\$79,070,478	\$59,476,661	75.22%	\$78,375,934	\$60,103,167	76.69%	7.53%
2002	\$91,459,309	\$62,981,548	68.86%	\$87,805,235	\$66,851,821	76.14%	15.67%
2003	\$99,521,347	\$63,513,219	63.82%	\$97,706,064	\$59,211,502	60.60%	8.81%
2004	\$100,319,759	\$63,654,390	63.45%	\$100,748,913	\$64,668,029	64.19%	0.80%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

### PRIVATE PASSENGER AUTO - UNINSURED MOTORISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$110,150,939	\$58,363,302	52.98%	\$107,910,925	\$59,084,646	54.75%	11.23%
1996	\$109,789,410	\$55,602,774	50.64%	\$108,431,167	\$50,061,585	46.17%	-0.33%
1997	\$110,947,447	\$55,634,165	50.14%	\$110,087,910	\$59,555,794	54.10%	1.05%
1998	\$102,332,820	\$51,635,159	50.46%	\$100,928,645	\$47,397,525	46.96%	-7.76%
1999	\$98,401,171	\$49,757,593	50.57%	\$98,096,785	\$52,269,422	53.28%	-3.84%
2000	\$95,175,027	\$47,269,403	49.67%	\$95,770,797	\$48,793,029	50.95%	-3.28%
2001	\$89,141,470	\$44,839,378	50.30%	\$90,260,478	\$44,138,809	48.90%	-6.34%
2002	\$87,674,170	\$47,448,104	54.12%	\$87,363,958	\$45,474,243	52.05%	-1.65%
2003	\$92,607,368	\$44,913,964	48.50%	\$90,790,873	\$53,422,258	58.84%	5.63%
2004	\$92,384,978	\$52,820,842	57.17%	\$94,194,036	\$53,774,503	57.09%	-0.24%

### PRIVATE PASSENGER AUTO - UNDERINSURED MOTORISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$8,394,450	\$5,131,842	61.13%	\$8,005,984	\$8,637,263	107.89%	19.46%
1996	\$9,457,603	\$5,176,395	54.73%	\$9,010,805	\$7,977,103	88.53%	12.66%
1997	\$11,112,067	\$6,659,187	59.93%	\$10,780,685	\$2,968,099	27.53%	17.49%
1998	\$26,241,599	\$14,683,676	55.96%	\$25,831,580	\$30,380,951	117.61%	136.15%
1999	\$28,804,169	\$18,264,277	63.41%	\$28,778,445	\$21,213,961	73.71%	9.77%
2000	\$28,245,682	\$16,531,400	58.53%	\$28,070,928	\$3,850,480	13.72%	-1.94%
2001	\$33,256,191	\$23,151,479	69.62%	\$32,889,249	\$21,989,457	66.86%	17.74%
2002	\$37,068,173	\$20,013,040	53.99%	\$35,794,475	\$28,298,147	79.06%	11.46%
2003	\$40,201,927	\$24,634,949	61.28%	\$39,181,366	\$36,451,009	93.03%	8.45%
2004	\$40,279,510	\$29,807,295	74.00%	\$39,454,412	\$32,366,352	82.03%	0.19%

### PRIVATE PASSENGER AUTO - ACCIDENTAL DEATH & DISABILITY/DISEMBLEMENT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$1,831,503	\$789,687	43.12%	\$1,843,357	\$859,731	46.64%	-2.35%
1996	\$1,846,521	\$927,461	50.23%	\$1,707,454	\$815,416	47.76%	0.82%
1997	\$2,265,156	\$1,030,033	45.47%	\$2,262,881	\$1,223,357	54.06%	22.67%
1998	\$2,246,438	\$867,524	38.62%	\$2,252,082	\$824,249	36.60%	-0.83%
1999	\$2,521,509	\$706,285	28.01%	\$2,336,283	\$623,230	26.68%	12.24%
2000	\$2,818,078	\$902,107	32.01%	\$2,827,011	\$933,714	33.03%	11.76%
2001	\$2,348,829	\$950,061	40.45%	\$2,305,661	\$952,532	41.31%	-16.65%
2002	\$2,628,970	\$869,788	33.08%	\$2,606,889	\$862,385	33.08%	11.93%
2003	\$2,669,775	\$1,054,007	39.48%	\$2,648,436	\$991,136	37.42%	1.55%
2004	\$2,758,288	\$831,936	30.16%	\$2,739,235	\$733,861	26.79%	3.32%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

### COMMERCIAL AUTO LIABILITY - BODILY INJURY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$161,775,172	\$97,924,117	60.53%	\$160,884,952	\$94,116,365	58.50%	0.29%
1996	\$174,244,567	\$84,545,606	48.52%	\$172,874,372	\$94,822,696	54.85%	7.71%
1997	\$171,984,546	\$104,442,360	60.73%	\$168,621,987	\$119,272,661	70.73%	-1.30%
1998	\$160,900,817	\$114,390,916	71.09%	\$162,680,101	\$148,475,948	91.27%	-6.44%
1999	\$171,223,989	\$137,946,427	80.56%	\$173,894,056	\$126,443,689	72.71%	6.42%
2000	\$182,720,638	\$132,016,621	72.25%	\$178,571,521	\$146,759,872	82.19%	6.71%
2001	\$201,535,699	\$127,619,526	63.32%	\$192,610,379	\$140,587,106	72.99%	10.30%
2002	\$243,246,527	\$138,938,134	57.12%	\$221,630,750	\$191,066,809	86.21%	20.70%
2003	\$249,443,701	\$153,259,759	61.44%	\$242,948,043	\$190,400,064	78.37%	2.55%
2004	\$266,104,571	\$167,500,159	62.95%	\$257,394,838	\$156,039,811	60.62%	6.68%

### COMMERCIAL AUTO LIABILITY - PROPERTY DAMAGE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$54,990,867	\$41,880,084	76.16%	\$52,133,473	\$41,911,779	80.39%	8.44%
1996	\$48,846,107	\$47,058,485	96.34%	\$48,376,655	\$48,327,302	99.90%	-11.17%
1997	\$55,837,693	\$49,615,519	88.86%	\$54,135,517	\$53,794,757	99.37%	14.31%
1998	\$66,147,154	\$50,698,461	76.64%	\$67,272,299	\$52,642,792	78.25%	18.46%
1999	\$55,157,776	\$53,082,218	96.24%	\$54,934,266	\$47,592,776	86.64%	-16.61%
2000	\$70,556,568	\$53,660,974	76.05%	\$67,819,849	\$55,232,918	81.44%	27.92%
2001	\$82,992,112	\$46,399,238	55.91%	\$75,857,460	\$53,711,196	70.81%	17.62%
2002	\$84,139,767	\$45,408,262	53.97%	\$82,573,429	\$50,453,557	61.10%	1.38%
2003	\$92,324,565	\$43,901,369	47.55%	\$89,158,290	\$42,341,715	47.49%	9.73%
2004	\$90,257,005	\$42,132,717	46.68%	\$91,663,772	\$46,623,735	50.86%	-2.24%

### COMMERCIAL AUTO - MEDICAL PAYMENTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$4,550,908	\$2,111,664	46.40%	\$4,529,433	\$2,130,590	47.04%	-11.89%
1996	\$4,755,698	\$1,189,247	25.01%	\$4,758,818	\$2,222,266	46.70%	4.50%
1997	\$5,065,938	\$1,432,951	28.29%	\$4,742,270	\$1,424,447	30.04%	6.52%
1998	\$5,174,958	\$1,136,802	21.97%	\$5,071,428	\$2,069,273	40.80%	2.15%
1999	\$5,150,723	\$1,255,595	24.38%	\$4,984,423	\$900,293	18.06%	-0.47%
2000	\$5,452,319	\$1,711,001	31.38%	\$5,319,882	\$1,686,721	31.71%	5.86%
2001	\$11,531,399	\$1,547,977	13.42%	\$9,008,916	\$1,985,357	22.04%	111.50%
2002	\$6,935,551	\$1,398,901	20.17%	\$8,773,033	\$946,477	10.79%	-39.86%
2003	\$7,494,910	\$1,643,260	21.93%	\$7,185,991	\$1,766,264	24.58%	8.07%
2004	\$7,769,372	\$4,641,831	59.75%	\$7,592,187	\$2,048,509	26.98%	3.66%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

### COMMERCIAL AUTO - UNINSURED MOTORISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$8,176,919	\$2,999,106	36.68%	\$7,805,383	\$2,990,686	38.32%	11.35%
1996	\$8,744,653	\$3,141,410	35.92%	\$8,618,894	\$4,767,039	55.31%	6.94%
1997	\$8,893,004	\$3,594,451	40.42%	\$8,650,736	\$6,923,215	80.03%	1.70%
1998	\$11,887,987	\$12,840,382	108.01%	\$11,478,705	\$11,223,304	97.78%	33.68%
1999	\$12,583,698	\$5,168,322	41.07%	\$11,707,326	\$3,637,169	31.07%	5.85%
2000	\$15,270,078	\$8,594,383	56.28%	\$13,888,371	\$14,283,705	102.85%	21.35%
2001	\$27,286,933	\$10,902,707	39.96%	\$26,496,932	\$15,098,737	56.98%	78.70%
2002	\$16,017,473	\$7,714,719	48.16%	\$16,397,727	\$8,626,258	52.61%	-41.30%
2003	\$17,959,726	\$6,302,966	35.10%	\$18,218,323	\$11,344,777	62.27%	12.13%
2004	\$17,185,381	\$7,666,069	44.61%	\$17,045,912	\$5,465,527	32.06%	-4.31%

### PRIVATE PASSENGER AUTO - COMPREHENSIVE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$291,018,980	\$186,757,394	64.17%	\$284,800,878	\$195,365,580	68.60%	5.71%
1996	\$304,873,809	\$190,734,075	62.56%	\$300,345,936	\$193,765,391	64.51%	4.76%
1997	\$323,189,240	\$174,180,179	53.89%	\$293,770,514	\$174,096,636	59.26%	6.01%
1998	\$342,398,577	\$212,672,107	62.11%	\$335,549,588	\$215,183,553	64.13%	5.94%
1999	\$357,919,833	\$237,584,072	66.38%	\$353,138,409	\$239,784,932	67.90%	4.53%
2000	\$364,645,586	\$207,401,164	56.88%	\$362,479,868	\$212,909,222	58.74%	1.88%
2001	\$389,581,471	\$515,333,582	132.28%	\$384,414,330	\$516,446,685	134.35%	6.84%
2002	\$418,524,602	\$240,420,486	57.44%	\$410,002,827	\$239,231,356	58.35%	7.43%
2003	\$449,295,894	\$320,742,757	71.39%	\$443,554,384	\$318,901,628	71.90%	7.35%
2004	\$459,520,370	\$324,057,579	70.52%	\$458,810,495	\$320,620,799	69.88%	2.28%

### PRIVATE PASSENGER AUTO - COLLISION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$460,925,434	\$326,530,219	70.84%	\$450,454,482	\$324,864,872	72.12%	7.77%
1996	\$515,156,833	\$355,450,609	69.00%	\$497,484,409	\$358,724,186	72.11%	11.77%
1997	\$567,666,484	\$378,633,902	66.70%	\$576,673,957	\$381,514,405	66.16%	10.19%
1998	\$608,489,399	\$368,631,453	60.58%	\$591,786,562	\$370,758,205	62.65%	7.19%
1999	\$659,157,259	\$409,537,080	62.13%	\$643,519,443	\$399,431,024	62.07%	8.33%
2000	\$680,511,713	\$437,468,761	64.29%	\$673,852,841	\$447,521,657	66.41%	3.24%
2001	\$739,147,615	\$480,638,513	65.03%	\$728,930,013	\$483,443,316	66.32%	8.62%
2002	\$782,499,050	\$474,880,795	60.69%	\$774,073,704	\$476,914,243	61.61%	5.87%
2003	\$812,910,433	\$467,697,858	57.53%	\$803,532,054	\$464,446,320	57.80%	3.89%
2004	\$820,637,371	\$451,512,091	55.02%	\$824,990,169	\$448,885,997	54.41%	0.95%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

### COMMERCIAL AUTO - COMPREHENSIVE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$48,669,831	\$26,509,492	54.47%	\$46,541,017	\$28,327,792	60.87%	15.37%
1996	\$44,393,940	\$24,707,805	55.66%	\$44,342,721	\$20,519,742	46.28%	-8.79%
1997	\$46,697,007	\$24,230,095	51.89%	\$47,739,083	\$24,811,825	51.97%	5.19%
1998	\$45,082,257	\$29,762,952	66.02%	\$44,157,562	\$29,742,322	67.35%	-3.46%
1999	\$50,910,133	\$29,014,889	56.99%	\$49,128,126	\$31,013,616	63.13%	12.93%
2000	\$49,974,077	\$28,598,278	57.23%	\$48,409,225	\$29,317,786	60.56%	-1.84%
2001	\$60,069,425	\$60,624,955	100.92%	\$56,196,985	\$60,853,849	108.29%	20.20%
2002	\$59,195,204	\$23,883,950	40.35%	\$57,778,388	\$25,319,207	43.82%	-1.46%
2003	\$58,013,348	\$33,980,947	58.57%	\$57,788,854	\$32,861,398	56.86%	-2.00%
2004	\$61,203,306	\$32,970,544	53.87%	\$60,296,445	\$31,213,703	51.77%	5.50%

### COMMERCIAL AUTO - COLLISION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$63,171,140	\$37,529,294	59.41%	\$59,657,574	\$38,288,589	64.18%	7.08%
1996	\$67,734,881	\$47,315,361	69.85%	\$67,428,116	\$47,271,877	70.11%	7.22%
1997	\$67,132,421	\$54,739,166	81.54%	\$66,626,226	\$55,342,006	83.06%	-0.89%
1998	\$65,222,737	\$49,906,582	76.52%	\$66,263,740	\$49,202,803	74.25%	-2.84%
1999	\$71,556,751	\$54,438,098	76.08%	\$70,463,221	\$55,153,617	78.27%	9.71%
2000	\$78,903,780	\$54,827,878	69.49%	\$78,036,336	\$55,171,473	70.70%	10.27%
2001	\$89,023,604	\$59,840,556	67.22%	\$83,770,150	\$58,876,439	70.28%	12.83%
2002	\$100,617,350	\$49,031,878	48.73%	\$94,879,197	\$55,532,374	58.53%	13.02%
2003	\$99,999,479	\$48,855,092	48.86%	\$100,773,243	\$44,874,488	44.53%	-0.61%
2004	\$102,908,301	\$46,435,406	45.12%	\$100,472,114	\$45,818,749	45.60%	2.91%

### TOTAL PRIVATE PASSENGER AUTO

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$1,885,459,500	\$1,228,843,600	65.17%	\$1,851,461,342	\$1,259,453,924	68.02%	6.70%
1996	\$2,001,956,852	\$1,263,708,281	63.12%	\$1,958,474,383	\$1,269,789,616	64.84%	6.18%
1997	\$2,087,024,735	\$1,275,908,712	61.14%	\$2,058,852,533	\$1,275,580,329	61.96%	4.25%
1998	\$2,205,787,003	\$1,354,980,647	61.43%	\$2,168,096,830	\$1,341,955,332	61.90%	5.69%
1999	\$2,258,607,528	\$1,446,167,954	64.03%	\$2,224,662,512	\$1,461,223,478	65.68%	2.39%
2000	\$2,277,993,949	\$1,470,621,691	64.56%	\$2,270,889,022	\$1,520,036,661	66.94%	0.86%
2001	\$2,412,777,240	\$1,853,274,701	76.81%	\$2,394,340,556	\$1,896,476,609	79.21%	5.92%
2002	\$2,604,965,350	\$1,591,610,151	61.10%	\$2,551,929,309	\$1,623,009,915	63.60%	7.97%
2003	\$2,761,812,838	\$1,680,760,050	60.86%	\$2,724,230,251	\$1,722,096,248	63.21%	6.02%
2004	\$2,808,444,459	\$1,697,738,108	60.45%	\$2,808,256,870	\$1,729,295,285	61.58%	1.69%



# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

## TOTAL COMMERCIAL AUTO

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$341,334,837	\$208,953,757	61.22%	\$331,551,832	\$207,765,801	62.66%	4.79%
1996	\$348,719,846	\$207,957,914	59.63%	\$346,399,576	\$217,930,922	62.91%	2.16%
1997	\$355,610,609	\$238,054,542	66.94%	\$350,515,819	\$261,568,911	74.62%	1.98%
1998	\$354,415,910	\$258,736,095	73.00%	\$356,923,835	\$293,356,442	82.19%	-0.34%
1999	\$366,583,070	\$280,905,549	76.63%	\$365,111,418	\$264,741,160	72.51%	3.43%
2000	\$402,877,460	\$279,409,135	69.35%	\$392,045,184	\$302,452,475	77.15%	9.90%
2001	\$472,439,172	\$306,934,959	64.97%	\$443,940,822	\$331,112,684	74.58%	17.27%
2002	\$510,151,872	\$266,375,844	52.22%	\$482,032,524	\$331,944,682	68.86%	7.98%
2003	\$525,235,729	\$287,943,393	54.82%	\$516,072,744	\$323,588,706	62.70%	2.96%
2004	\$545,427,936	\$301,346,726	55.25%	\$534,465,268	\$287,210,034	53.74%	3.84%

## AIRCRAFT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$30,513,123	\$12,404,447	40.65%	\$28,369,934	\$12,733,032	44.88%	12.23%
1996	\$28,376,134	\$14,857,891	52.36%	\$27,103,640	\$63,965,013	236.00%	-7.00%
1997	\$32,651,601	\$9,811,637	30.05%	\$34,382,887	\$18,250,569	53.08%	15.07%
1998	\$21,793,236	\$14,567,903	66.85%	\$22,894,285	-\$32,152,939	-140.44%	-33.26%
1999	\$18,305,734	\$17,855,086	97.54%	\$17,721,635	\$7,696,761	43.43%	-16.00%
2000	\$24,354,600	\$10,943,494	44.93%	\$22,356,640	\$10,965,605	49.05%	33.04%
2001	\$24,527,934	\$10,773,107	43.92%	\$23,888,665	\$19,821,446	82.97%	0.71%
2002	\$36,587,756	\$15,865,058	43.36%	\$32,915,282	\$16,682,735	50.68%	49.17%
2003	\$34,079,122	\$12,842,608	37.68%	\$34,288,794	\$12,883,947	37.57%	-6.86%
2004	\$32,464,976	\$10,804,783	33.28%	\$33,277,303	\$9,466,912	28.45%	-4.74%

## FIDELITY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$19,384,300	\$6,820,074	35.18%	\$20,464,503	\$8,301,729	40.57%	-9.45%
1996	\$18,424,402	\$4,542,188	24.65%	\$18,880,127	\$1,823,746	9.66%	-4.95%
1997	\$16,661,768	\$3,734,549	22.41%	\$17,185,927	\$2,748,986	16.00%	-9.57%
1998	\$15,608,280	\$5,928,944	37.99%	\$15,962,070	\$4,554,130	28.53%	-6.32%
1999	\$14,123,609	\$6,224,815	44.07%	\$14,941,764	\$8,442,087	56.50%	-9.51%
2000	\$15,509,294	\$3,830,017	24.69%	\$14,880,294	\$10,920,874	73.39%	9.81%
2001	\$16,607,341	\$10,929,057	65.81%	\$16,028,683	\$9,809,969	61.20%	7.08%
2002	\$19,810,174	\$12,640,539	63.81%	\$18,100,444	\$10,469,708	57.84%	19.29%
2003	\$22,487,041	\$6,726,389	29.91%	\$21,627,865	\$7,369,217	34.07%	13.51%
2004	\$22,168,831	\$8,928,202	40.27%	\$22,600,150	\$9,230,395	40.84%	-1.42%



## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

### SURETY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$44,185,135	\$6,401,002	14.49%	\$40,859,665	\$8,646,990	21.16%	14.87%
1996	\$46,047,422	\$4,808,588	10.44%	\$44,740,665	\$8,888,857	19.87%	4.21%
1997	\$44,185,545	\$7,949,584	17.99%	\$46,329,364	\$4,622,646	9.98%	-4.04%
1998	\$44,876,648	\$12,146,902	27.07%	\$44,627,189	\$12,447,378	27.89%	1.56%
1999	\$44,715,951	\$13,763,343	30.78%	\$45,065,164	\$13,579,751	30.13%	-0.36%
2000	\$47,048,523	\$7,316,590	15.55%	\$44,606,734	\$8,531,677	19.13%	5.22%
2001	\$52,187,453	\$9,022,254	17.29%	\$48,755,658	\$13,952,137	28.62%	10.92%
2002	\$55,933,530	\$9,187,530	16.43%	\$54,757,917	\$10,751,797	19.64%	7.18%
2003	\$59,048,656	\$10,471,547	17.73%	\$56,336,389	\$7,015,246	12.45%	5.57%
2004	\$57,700,529	\$4,164,385	7.22%	\$58,025,787	\$8,226,200	14.18%	-2.28%

### GLASS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$177,264	\$100,112	56.48%	\$194,906	\$97,160	49.85%	-25.17%
1996	\$148,861	\$49,215	33.06%	\$149,209	\$50,788	34.04%	-16.02%
1997	\$67,377	\$24,566	36.46%	\$69,874	\$19,204	27.48%	-54.74%
1998	\$24,224	\$19,906	82.17%	\$26,693	\$16,740	62.71%	-64.05%
1999	\$22,420	\$11,557	51.55%	\$23,363	\$9,450	40.45%	-7.45%
2000	\$22,197	\$21,935	98.82%	\$22,513	\$20,507	91.09%	-0.99%
2001	\$13,724	\$2,999	21.85%	\$17,323	\$5,285	30.51%	-38.17%
2002	\$13,374	\$4,358	32.59%	\$16,260	\$3,206	19.72%	-2.55%
2003	\$10,178	\$5,508	54.12%	\$10,457	\$5,097	48.74%	-23.90%
2004	\$8,065	\$1,457	18.07%	\$8,554	\$860	10.05%	-20.76%

### BURGLARY & THEFT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$3,444,223	\$399,196	11.59%	\$3,403,449	\$478,084	14.05%	-0.50%
1996	\$3,551,635	\$525,540	14.80%	\$3,573,080	\$555,000	15.53%	3.12%
1997	\$3,131,686	\$489,905	15.64%	\$3,067,547	\$552,013	18.00%	-11.82%
1998	\$3,446,266	\$519,110	15.06%	\$3,490,892	\$442,613	12.68%	10.05%
1999	\$2,931,884	\$443,149	15.11%	\$3,207,174	\$966,570	30.14%	-14.93%
2000	\$3,081,965	\$634,670	20.59%	\$2,918,589	\$671,980	23.02%	5.12%
2001	\$3,465,977	\$562,918	16.24%	\$3,228,055	\$768,490	23.81%	12.46%
2002	\$2,446,545	\$562,171	22.98%	\$2,949,704	\$506,458	17.17%	-29.41%
2003	\$3,016,412	\$402,912	13.36%	\$2,923,637	\$433,724	14.84%	23.29%
2004	\$3,075,875	\$1,243,717	40.43%	\$3,041,453	\$856,560	28.16%	1.97%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

### BOILER & MACHINERY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$13,970,737	\$6,047,760	43.29%	\$13,476,549	-\$20,034	-0.15%	8.34%
1996	\$13,697,047	\$3,609,029	26.35%	\$13,602,095	\$6,852,196	50.38%	-1.96%
1997	\$13,565,555	\$5,809,423	42.82%	\$13,921,591	\$2,221,182	15.95%	-0.96%
1998	\$12,235,704	\$6,110,937	49.94%	\$12,969,039	\$10,182,133	78.51%	-9.80%
1999	\$12,444,627	\$12,692,529	101.99%	\$12,488,255	\$21,046,277	168.53%	1.71%
2000	\$14,261,342	\$3,317,833	23.26%	\$12,932,220	-\$2,469,296	-19.09%	14.60%
2001	\$18,078,330	\$7,629,302	42.20%	\$15,769,749	\$4,214,136	26.72%	26.76%
2002	\$22,118,305	\$4,126,311	18.66%	\$20,782,333	\$12,486,750	60.08%	22.35%
2003	\$22,028,458	\$9,644,069	43.78%	\$22,133,751	\$5,521,170	24.94%	-0.41%
2004	\$20,154,053	\$4,993,081	24.77%	\$20,792,906	\$4,009,561	19.28%	-8.51%

### CREDIT PROPERTY (Excluding V.S.I.)

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$1,905,905	\$84,943	4.46%	\$1,647,784	\$164,882	10.01%	8.52%
1996	\$554,498	\$326,784	58.93%	\$1,366,742	\$410,871	30.06%	-70.91%
1997	\$1,193,796	\$146,814	12.30%	\$1,314,669	\$233,156	17.73%	115.29%
1998	\$6,605,873	\$2,241,229	33.93%	\$5,772,111	\$2,364,946	40.97%	453.35%
1999	\$4,022,127	\$995,437	24.75%	\$3,770,438	\$922,850	24.48%	-39.11%
2000	\$4,621,586	\$1,303,384	28.20%	\$4,579,044	\$1,243,883	27.16%	14.90%
2001	\$5,292,936	\$1,335,927	25.24%	\$4,804,226	\$1,543,533	32.13%	14.53%
2002	\$8,240,190	\$3,116,249	37.82%	\$7,558,084	\$3,722,489	49.25%	55.68%
2003	\$8,909,334	\$3,335,740	37.44%	\$8,721,523	\$3,208,429	36.79%	8.12%
2004	\$9,753,211	\$3,341,966	34.27%	\$8,820,816	\$3,577,427	40.56%	9.47%

### CREDIT CASUALTY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$5,711,836	\$714,481	12.51%	\$4,279,965	\$1,887,848	44.11%	46.09%
1996	\$4,870,263	\$817,514	16.79%	\$4,800,365	\$512,346	10.67%	-14.73%
1997	\$2,976,936	\$852,958	28.65%	\$2,943,276	\$1,784,517	60.63%	-38.88%
1998	\$4,304,315	\$1,096,900	25.48%	\$4,139,593	\$1,010,308	24.41%	44.59%
1999	\$2,728,060	\$1,620,385	59.40%	\$2,427,579	\$1,692,055	69.70%	-36.62%
2000	\$2,189,505	\$869,015	39.69%	\$2,149,275	\$711,213	33.09%	-19.74%
2001	\$2,895,383	\$2,374,515	82.01%	\$2,916,217	\$3,545,287	121.57%	32.24%
2002	\$2,054,509	\$1,621,731	78.94%	\$2,153,834	-\$547,129	-25.40%	-29.04%
2003	\$2,868,531	\$574,991	20.04%	\$2,920,517	\$801,309	27.44%	39.62%
2004	\$3,488,915	\$312,401	8.95%	\$3,171,019	\$670,387	21.14%	21.63%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

### CREDIT UNEMPLOYMENT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$8,555,054	\$1,381,565	16.15%	\$8,613,746	\$2,059,357	23.91%	-23.23%
1996	\$9,784,655	\$1,712,505	17.50%	\$9,091,452	\$1,481,760	16.30%	14.37%
1997	\$6,887,598	\$1,258,020	18.27%	\$6,475,883	\$1,283,196	19.81%	-29.61%
1998	\$11,973,030	\$1,236,934	10.33%	\$11,179,445	\$943,694	8.44%	73.83%
1999	\$12,273,404	\$813,808	6.63%	\$10,340,093	\$785,889	7.60%	2.51%
2000	\$11,931,556	\$783,341	6.57%	\$10,557,170	\$921,028	8.72%	-2.79%
2001	\$14,020,852	\$1,350,787	9.63%	\$13,416,587	\$1,569,819	11.70%	17.51%
2002	\$10,122,498	\$1,464,261	14.47%	\$11,240,982	\$1,769,739	15.74%	-27.80%
2003	\$7,088,235	\$1,296,705	18.29%	\$8,954,710	\$1,286,791	14.37%	-29.98%
2004	\$6,961,812	\$960,790	13.80%	\$7,371,808	\$652,505	8.85%	-1.78%

### VS/COLLATERAL PROTECTION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$5,112,315	\$2,634,564	51.53%	\$5,107,536	\$2,760,915	54.06%	-7.30%
1996	-\$407,579	\$810,297	-198.81%	\$1,196,086	\$707,131	59.12%	-107.97%
1997	\$146,349	\$18,109	12.37%	\$159,469	\$21,631	13.56%	-135.91%
1998	\$2,723,059	\$1,259,842	46.27%	\$2,481,192	\$1,282,768	51.70%	1760.66%
1999	\$2,607,075	\$3,174,274	121.76%	\$3,978,045	\$3,339,244	83.94%	-4.26%
2000	\$5,542,818	\$1,942,385	35.04%	\$5,398,661	\$1,967,698	36.45%	112.61%
2001	\$1,848,208	\$1,558,707	84.34%	\$2,526,542	\$1,361,141	53.87%	-66.66%
2002	\$4,397,638	\$2,216,846	50.41%	\$4,334,712	\$2,690,442	62.07%	137.94%
2003	\$4,500,120	\$3,581,791	79.59%	\$4,377,791	\$3,366,751	76.91%	2.33%
2004	\$5,916,230	\$3,972,563	67.15%	\$4,571,439	\$3,845,612	84.12%	31.47%

### MORTGAGE GUARANTY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$31,756,306	\$1,914,572	6.03%	\$32,887,530	\$8,109,516	24.66%	24.71%
1996	\$37,185,182	\$2,543,313	6.84%	\$39,487,294	\$9,973,564	25.26%	17.10%
1997	\$42,274,964	\$4,461,227	10.55%	\$44,637,819	\$11,868,114	26.59%	13.69%
1998	\$45,033,210	\$4,435,194	9.85%	\$47,198,759	\$11,200,172	23.73%	6.52%
1999	\$49,829,928	\$5,584,544	11.21%	\$50,701,893	\$10,501,146	20.71%	10.65%
2000	\$58,823,156	\$5,734,203	9.75%	\$58,588,174	\$12,848,344	21.93%	18.05%
2001	\$65,537,136	\$8,399,925	12.82%	\$64,081,638	\$18,765,529	29.28%	11.41%
2002	\$72,339,013	\$15,778,345	21.81%	\$72,806,617	\$30,744,167	42.23%	10.38%
2003	\$80,357,983	\$27,405,419	34.10%	\$79,148,953	\$37,031,839	46.79%	11.09%
2004	\$86,158,954	\$35,910,999	41.68%	\$86,313,621	\$44,688,931	51.78%	7.22%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

### TITLE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$27,742,434	\$4,214,010	15.19%	\$26,817,564	\$3,593,074	13.40%	-33.38%
1996	\$30,645,562	\$4,117,061	13.43%	\$29,519,898	\$4,238,831	14.36%	10.46%
1997	\$28,838,886	\$5,403,210	18.74%	\$28,654,098	\$7,832,316	27.33%	-5.90%
1998	\$36,425,182	\$6,451,162	17.71%	\$34,348,275	\$4,641,605	13.51%	26.31%
1999	\$44,408,661	\$3,697,573	8.33%	\$40,899,376	\$4,015,647	9.82%	21.92%
2000	\$35,358,137	\$5,105,394	14.44%	\$34,653,454	\$5,716,466	16.50%	-20.38%
2001	\$46,369,604	\$6,216,267	13.41%	\$42,753,213	\$8,215,185	19.22%	31.14%
2002	\$56,193,644	\$8,400,109	14.95%	\$50,303,061	\$6,998,702	13.91%	21.19%
2003	\$76,359,099	\$7,282,541	9.54%	\$67,483,423	\$8,031,921	11.90%	35.89%
2004	\$149,358,021	\$8,752,843	5.86%	\$67,916,623	\$8,415,182	12.39%	95.60%

### PROFESSIONAL LIABILITY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	\$9,177,476	\$2,124,486	23.15%	\$7,805,405	\$1,107,341	14.19%	N/A
2001	\$22,599,332	\$6,540,528	28.94%	\$21,321,909	\$5,973,834	28.02%	146.25%
2002	\$26,334,775	\$7,657,931	29.08%	\$25,447,610	\$17,945,846	70.52%	16.53%
2003	\$26,055,353	\$12,810,273	49.17%	\$21,252,666	\$18,589,750	87.47%	-1.06%
2004	\$65,935,399	\$18,717,253	28.39%	\$65,635,698	\$26,301,057	40.07%	148.94%

### LAWYERS MALPRACTICE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$15,119,433	\$9,275,628	61.35%	\$16,142,706	\$11,619,877	71.98%	-8.31%
1996	\$13,807,557	\$13,582,154	98.37%	\$14,103,128	\$7,300,262	51.76%	-8.68%
1997	\$14,580,412	\$4,934,072	33.84%	\$13,614,619	\$8,059,195	59.20%	5.60%
1998	\$12,554,951	\$5,449,457	43.40%	\$12,992,850	\$14,448,916	111.21%	-13.89%
1999	\$12,175,030	\$4,989,301	40.98%	\$11,697,769	\$13,354,679	114.16%	-3.03%
2000	\$11,026,795	\$6,608,784	59.93%	\$9,915,755	\$18,393,921	-185.50%	-9.43%
2001	\$13,576,133	\$4,525,205	33.33%	\$14,770,445	\$4,631,875	31.36%	23.12%
2002	\$12,818,643	\$3,084,529	24.06%	\$11,830,869	\$2,426,999	20.51%	-5.58%
2003	\$13,057,678	\$3,721,625	28.50%	\$11,671,741	\$3,402,619	29.15%	1.86%
2004	\$14,539,856	\$3,052,386	20.99%	\$13,343,100	\$6,472,267	48.51%	11.35%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

### REAL ESTATE MALPRACTICE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$816,737	\$117,892	14.43%	\$769,978	\$248,795	32.31%	13.13%
1996	\$657,869	\$109,746	16.68%	\$686,562	\$289,707	42.20%	-19.45%
1997	\$619,604	\$94,749	15.29%	\$651,641	\$402,297	61.74%	-5.82%
1998	\$1,559,815	\$133,951	8.59%	\$1,688,776	\$435,667	25.80%	151.74%
1999	\$412,988	\$354,046	85.73%	\$117,643	-\$297,986	-253.30%	-73.52%
2000	\$450,419	\$113,223	25.14%	\$80,699	\$16,082	19.93%	9.06%
2001	\$627,684	\$70,183	11.18%	-\$274,156	\$133,283	-48.62%	39.36%
2002	\$1,106,459	\$44,536	4.03%	-\$86,912	\$170,332	-195.98%	76.28%
2003	\$1,502,753	\$230,171	15.32%	-\$545,691	\$779,853	-142.91%	35.82%
2004	\$2,195,145	\$47,909	2.18%	-\$537,235	\$1,030,640	-191.84%	46.07%

### UMBRELLA

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$34,394,903	\$10,458,927	30.41%	\$30,085,107	\$30,584,181	101.66%	22.08%
1996	\$31,255,659	\$14,645,763	46.86%	\$25,240,725	\$14,662,020	58.09%	-9.13%
1997	\$28,943,885	\$15,900,724	54.94%	\$24,146,729	\$28,576,226	118.34%	-7.40%
1998	\$28,730,400	\$6,559,138	22.83%	\$23,937,604	\$3,843,793	16.06%	-0.74%
1999	\$24,423,678	\$27,894,752	114.21%	\$17,618,014	\$29,340,139	166.53%	-14.99%
2000	\$28,987,360	\$70,831,728	244.35%	\$18,322,617	\$3,075,688	16.79%	18.69%
2001	\$56,069,299	\$58,374,089	104.11%	\$53,084,536	\$16,490,833	31.07%	93.43%
2002	\$31,677,206	\$31,371,657	99.04%	\$27,912,202	\$69,648,264	249.53%	-43.50%
2003	\$36,612,192	\$70,862,268	193.55%	\$28,227,670	\$104,475,926	370.12%	15.58%
2004	\$41,308,702	\$30,896,056	74.79%	\$38,099,920	\$18,075,721	47.44%	12.83%

### OTHER SPECIFIC

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$6,216,124	\$17,001,433	273.51%	\$5,739,175	\$3,103,945	54.08%	35.85%
1996	\$6,872,875	\$3,466,379	50.44%	\$5,195,399	\$4,175,468	80.37%	10.57%
1997	\$8,268,306	\$863,291	10.44%	\$6,927,457	\$3,818,248	55.12%	20.30%
1998	\$8,065,713	\$837,238	10.38%	\$7,739,932	\$8,738,403	112.90%	-2.45%
1999	\$7,468,656	\$510,319	6.83%	\$8,020,608	\$4,418,353	55.09%	-7.40%
2000	\$2,536,931	\$252,626	9.96%	\$2,983,503	-\$2,871,365	-96.24%	-66.03%
2001	\$3,904,169	\$917,838	23.51%	\$3,264,664	\$416,784	12.77%	53.89%
2002	\$4,401,038	\$3,160,282	71.81%	\$4,640,064	\$2,305,714	49.69%	12.73%
2003	\$5,273,718	\$2,157,760	40.92%	\$1,956,902	\$2,825,055	144.36%	19.83%
2004	\$8,543,388	\$1,952,678	22.86%	\$7,239,246	\$1,167,647	16.13%	82.33%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1995 - 2004

### NATIONAL FLOOD INSURANCE PROGRAM

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$3,823,567	\$8,437,343	\$2	\$3,410,834	\$10,010,788	\$3	N/A
1996	\$3,660,460	\$2,906,573	79.40%	\$3,386,448	\$1,041,535	30.76%	\$0
1997	\$5,788,706	\$966,238	16.69%	\$5,315,715	\$1,795,250	33.77%	58.14%
1998	\$7,237,604	\$5,295,503	73.17%	\$6,904,395	\$6,905,757	100.02%	25.03%
1999	\$7,468,216	\$6,034,590	80.80%	\$7,126,133	\$3,144,371	44.12%	3.19%
2000	\$7,798,273	\$5,093,561	65.32%	\$7,963,507	\$5,360,502	67.31%	4.42%
2001	\$8,666,186	\$3,652,229	42.14%	\$8,551,577	\$3,617,176	42.30%	11.13%
2002	\$9,194,070	\$4,930,114	53.62%	\$8,904,742	\$4,650,776	52.23%	6.09%
2003	\$9,742,530	\$1,674,875	17.19%	\$9,268,460	\$1,540,055	16.62%	5.97%
2004	\$10,759,232	\$1,582,241	14.71%	\$10,137,511	\$1,475,055	14.55%	10.44%

### FEDERAL CROP INSURANCE CORPORATION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$21,784,352	\$19,497,986	89.50%	\$21,755,456	\$26,435,507	121.51%	24.79%
1996	\$33,237,322	\$24,464,395	73.61%	\$33,183,639	\$18,590,149	56.02%	52.57%
1997	\$32,782,782	\$9,345,408	28.51%	\$32,832,401	\$9,104,392	27.73%	-1.37%
1998	\$43,899,583	\$18,687,852	42.57%	\$43,867,312	\$23,143,691	52.76%	33.91%
1999	\$48,808,826	\$41,143,914	84.30%	\$48,866,763	\$49,717,359	101.74%	11.18%
2000	\$61,576,028	\$36,302,857	58.96%	\$61,565,853	\$31,163,075	50.62%	26.16%
2001	\$60,072,083	\$70,549,109	117.44%	\$56,963,051	\$71,323,017	125.21%	-2.44%
2002	\$75,790,478	\$57,714,814	76.15%	\$73,805,256	\$71,830,107	97.32%	26.17%
2003	\$88,435,215	\$74,708,784	84.48%	\$87,276,951	\$80,930,600	92.73%	16.68%
2004	\$62,844,233	\$40,287,188	64.11%	\$65,014,386	\$29,970,455	46.10%	-28.94%

**TOTAL  
PROPERTY & CASUALTY  
INSURANCE BY  
LINE OF BUSINESS**

**MISSOURI DEPARTMENT OF INSURANCE**  
**2004 PAGE 20 SUPPLEMENT EXPERIENCE WITH MARKET SHARE**  
**TOTALS BY LINE OF BUSINESS**

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1A	FIRE AND ALLIED LINES - DWELLING	0.89%	\$75,129,437	\$71,219,347	\$35,273,075	\$31,877,773	44.76%
1B	FIRE AND ALLIED LINES - COMMERCIAL	1.60%	\$135,095,191	\$140,253,823	\$59,288,986	\$58,928,282	42.02%
1C	FIRE AND ALLIED LINES - FARM	0.21%	\$17,886,046	\$17,808,937	\$6,376,413	\$8,522,427	47.85%
3	FARMOWNERS MULTI-PERIL	1.06%	\$89,419,224	\$87,358,886	\$55,059,499	\$58,778,323	67.28%
4A	HOME OWNERS MULTI-PERIL	11.36%	\$967,852,647	\$915,218,541	\$542,464,859	\$553,032,164	60.43%
4B	DWELLING OWNERS MULTI-PERIL(ACV)	0.89%	\$74,900,739	\$69,818,195	\$36,939,642	\$38,460,357	55.09%
5	COMMERCIAL MULTI-PERIL	7.17%	\$604,339,988	\$594,249,075	\$246,263,996	\$288,874,671	48.61%
6	MOBILE HOMES	0.32%	\$26,873,321	\$25,924,561	\$13,298,187	\$14,529,368	56.04%
7	GROWING CROPS	0.51%	\$42,979,484	\$42,979,473	\$11,921,614	\$11,924,094	27.74%
8	OCEAN MARINE	0.43%	\$36,534,614	\$39,051,612	\$22,959,021	\$10,878,995	27.86%
9	INLAND MARINE(INCLUDING AUTO CARGO)	2.22%	\$187,073,322	\$187,813,880	\$81,270,526	\$85,100,266	45.31%
10	FINANCIAL GUARANTY	0.38%	\$32,211,629	\$12,473,424	\$5,465	-\$3,056	-0.02%
11A	MED MAL - PHYSICIANS AND SURGEONS	1.69%	\$142,627,100	\$142,262,082	\$81,161,868	\$91,322,441	64.19%
11B	MED MAL - DENTISTS	0.05%	\$4,439,569	\$4,635,168	\$347,940	-\$1,642,942	-35.45%
11C	MED MAL - NURSES	0.01%	\$581,243	\$585,759	\$345,000	\$490,327	83.71%
11D	MED MAL - HOSPITALS	0.57%	\$47,899,466	\$44,450,629	\$20,485,670	\$17,843,473	40.14%
11E	MED MAL - MANAGED CARE ORG E & O	0.00%	\$67,745	\$26,892	\$0	\$0	0.00%
11F	MED MAL - OTHER	0.12%	\$9,966,006	\$10,972,529	\$7,882,678	-\$7,029,405	-64.06%
12	EARTHQUAKE	0.84%	\$71,142,042	\$68,942,586	\$2,034	\$663,937	0.96%
14	ALL ACCIDENT AND HEALTH	5.23%	\$440,524,854	\$427,265,208	\$137,058,107	\$242,758,012	56.82%
16	DIRECT WORKERS COMPENSATION	11.43%	\$963,548,981	\$951,290,491	\$478,733,108	\$593,495,368	62.39%
17A	OTHER LIABILITY - BI & PD	4.85%	\$409,263,293	\$444,911,829	\$227,717,624	\$368,806,231	82.89%
17B	OTHER LIABILITY - WARRANTY	0.36%	\$30,767,698	\$29,905,408	\$36,307,186	\$38,334,689	128.19%
17C	EXCESS WORKERS COMPENSATION	0.28%	\$23,564,531	\$23,070,006	\$7,341,650	\$2,614,302	11.33%
18	PRODUCTS LIABILITY	0.57%	\$48,418,835	\$47,202,540	\$38,723,657	\$43,669,821	92.52%
19A1	PRIV PASS AUTO LIA. BODILY INJURY	8.31%	\$700,801,940	\$700,339,537	\$408,256,743	\$436,363,936	62.31%
19A2	PRIV PASS AUTO LIA PROPERTY DAMAGE	7.02%	\$591,742,243	\$586,980,073	\$366,797,232	\$371,881,808	63.36%
19A3	PRIV PASS AUTO MEDICAL PAYMENTS	1.19%	\$100,319,759	\$100,748,913	\$63,654,390	\$64,668,029	64.19%
19A4	PRIV PASS UNINSURED MOTORIST	1.10%	\$92,384,978	\$94,194,036	\$52,820,842	\$53,774,503	57.09%
19A5	PRIV PASS UNDERINSURED MOTORIST	0.48%	\$40,279,510	\$39,454,412	\$29,807,295	\$32,366,352	82.03%
19A6	PRIV PASS ACC DEATH & DISAB/DISEM	0.03%	\$2,758,288	\$2,739,235	\$831,936	\$733,861	26.79%
19B1	COMM AUTO LIABILITY BODILY INJURY	3.16%	\$266,104,571	\$257,394,838	\$167,500,159	\$156,039,811	60.62%
19B2	COMM AUTO LIABILITY PROPERTY DAMAGE	1.07%	\$90,257,005	\$91,663,772	\$42,132,717	\$46,623,735	50.86%
19B3	COMM AUTO MEDICAL PAYMENTS	0.09%	\$7,769,372	\$7,592,187	\$4,641,831	\$2,048,509	26.98%
19B4	COMM AUTO UNINSURED MOTORIST	0.20%	\$17,185,381	\$17,045,912	\$7,666,069	\$5,465,527	32.06%
21A1	PRIV PASS AUTO COMPREHENSIVE	5.45%	\$459,520,370	\$458,810,495	\$324,057,579	\$320,620,799	69.88%
21A2	PRIV PASS AUTO COLLISION	9.73%	\$820,637,371	\$824,990,169	\$451,512,091	\$448,885,997	54.41%
21B1	COMM AUTO COMPREHENSIVE	0.73%	\$61,203,306	\$60,296,445	\$32,970,544	\$31,213,703	51.77%
21B2	COMM AUTO COLLISION	1.22%	\$102,908,301	\$100,472,114	\$46,435,406	\$45,818,749	45.60%
22	AIRCRAFT	0.39%	\$32,464,976	\$33,277,303	\$10,804,783	\$9,466,912	28.45%
23	FIDELITY	0.26%	\$22,168,831	\$22,600,150	\$8,928,202	\$9,230,395	40.84%
24	SURETY	0.68%	\$57,700,529	\$58,025,787	\$4,164,385	\$8,226,200	14.18%
25	GLASS	0.00%	\$8,065	\$8,554	\$1,457	\$860	10.05%
26	BURGLARY & THEFT	0.04%	\$3,075,875	\$3,041,453	\$1,243,717	\$856,560	28.16%
27	BOILER & MACHINERY	0.24%	\$20,154,053	\$20,792,906	\$4,993,081	\$4,009,561	19.28%
28A	CREDIT PROPERTY(EXCLUDING V.S.I)	0.12%	\$9,753,211	\$8,820,816	\$3,341,966	\$3,577,427	40.56%
28B	CREDIT CASUALTY	0.04%	\$3,488,915	\$3,171,019	\$312,401	\$670,387	21.14%
28C	CREDIT UNEMPLOYMENT	0.08%	\$6,961,812	\$7,371,808	\$960,790	\$652,505	8.85%
28D	VSI/COLLATERAL PROTECTION	0.07%	\$5,916,230	\$4,571,439	\$3,972,563	\$3,845,612	84.12%
29	MORTGAGE GUARANTY	1.02%	\$86,158,954	\$86,313,621	\$35,910,999	\$44,688,931	51.78%
30	TITLE	1.77%	\$149,358,021	\$67,916,623	\$8,752,843	\$8,415,182	12.39%
31	PROFESSIONAL LIABILITY	0.78%	\$65,935,399	\$65,635,698	\$18,717,253	\$26,301,057	40.07%
31A	LAWYERS MALPRACTICE	0.17%	\$14,539,856	\$13,343,100	\$3,052,386	\$6,472,267	48.51%
31B	REAL ESTATE MALPRACTICE	0.03%	\$2,195,145	-\$537,235	\$47,909	\$1,030,640	-191.84%
32	UMBRELLA	0.49%	\$41,308,702	\$38,099,920	\$30,896,056	\$18,075,721	47.44%
33	OTHER SPECIFIC	0.10%	\$8,543,388	\$7,239,246	\$1,952,678	\$1,167,647	16.13%
34	NATIONAL FLOOD INSURANCE PROGRAM	0.13%	\$10,759,232	\$10,137,511	\$1,582,241	\$1,475,055	14.55%
35	FEDERAL CROP INSURANCE CORPORATION	0.75%	\$62,844,233	\$65,014,386	\$40,287,188	\$29,970,455	46.10%
36	TOTALS ALL BUSINESS IN MISSOURI	100.00%	\$8,430,314,819	\$8,257,257,126	\$4,326,235,526	\$4,746,868,618	57.49%



**TOTAL  
PROPERTY & CASUALTY  
INSURANCE  
BY COMPANY  
BY LINE OF BUSINESS**

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SHELTER MUTUAL INSURANCE CO	20.38%	\$15,309,817	\$14,429,390	\$7,193,130	\$7,488,567	51.90%
2	AMERICAN SECURITY INSURANCE COMPANY	13.06%	\$9,809,555	\$9,271,272	\$3,570,425	\$3,554,509	38.34%
3	OLD RELIABLE CASUALTY COMPANY	5.46%	\$4,103,936	\$4,088,821	\$1,850,488	\$1,885,676	46.12%
4	AUTO OWNERS INSURANCE COMPANY	5.06%	\$3,805,130	\$3,214,813	\$799,354	\$1,168,772	36.36%
5	FOREMOST INSURANCE CO	4.69%	\$3,526,125	\$2,779,260	\$804,124	\$1,068,461	38.44%
6	SAFECO INSURANCE CO OF AMERICA	4.40%	\$3,302,137	\$3,302,416	\$1,751,570	\$1,151,365	34.86%
7	MISSOURI PROPERTY INS PLACEMENT FACILIT	3.89%	\$2,923,959	\$2,806,816	\$2,140,317	\$2,186,333	77.89%
8	AMERICAN MODERN HOME INSURANCE CO	3.84%	\$2,886,088	\$2,373,955	\$1,234,157	\$1,271,272	53.55%
9	AMERICAN FAMILY MUTUAL INS CO	3.75%	\$2,815,935	\$3,074,414	\$2,122,599	\$2,049,054	66.65%
10	UNITED STATES FIRE INSURANCE COMPANY	3.49%	\$2,623,812	\$2,506,401	\$10,236	\$77,198	3.08%
11	CAMERON MUTUAL INSURANCE COMPANY	2.72%	\$2,041,884	\$1,892,997	\$728,763	\$802,928	42.42%
12	AMERICAN NATIONAL PROPERTY & CASUALTY C	2.66%	\$1,999,505	\$1,755,515	\$843,945	\$801,662	45.67%
13	NORTH AMERICAN SPECIALTY INS CO	2.52%	\$1,891,417	\$1,968,170	\$564,529	\$212,160	-10.78%
14	NATIONAL CASUALTY COMPANY	2.50%	\$1,878,590	\$1,826,994	\$948,764	\$756,412	41.40%
15	COLUMBIA MUTUAL INSURANCE CO	1.65%	\$1,237,990	\$1,314,256	\$788,060	\$790,783	60.17%
16	AMERICAN STATES INSURANCE COMPANY	1.63%	\$1,221,890	\$1,335,231	\$1,723,533	\$1,760,871	131.88%
17	SHELTER GENERAL INS CO	1.34%	\$1,008,531	\$974,823	\$230,925	\$176,120	18.07%
18	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	1.34%	\$1,004,900	\$992,277	\$50,137	\$144,864	14.60%
19	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.24%	\$930,567	\$839,877	\$327,099	\$313,386	37.31%
20	CIVIC PROPERTY & CASUALTY CO	1.12%	\$842,443	\$695,004	\$584,854	\$631,904	90.92%
21	FARMERS ALLIANCE MUTUAL INS CO	0.84%	\$629,952	\$651,401	\$315,229	\$283,440	43.51%
22	ALLSTATE INSURANCE COMPANY	0.77%	\$577,899	\$600,281	\$222,959	\$221,817	36.95%
23	NATIONWIDE MUTUAL INSURANCE COMPANY	0.76%	\$567,432	\$508,398	\$215,781	\$165,877	32.63%
24	ALLIED PROPERTY & CASUALTY INS CO	0.73%	\$546,023	\$484,705	\$331,757	\$303,918	62.70%
25	OHIO CASUALTY INSURANCE COMPANY	0.68%	\$507,955	\$503,816	\$271,166	\$193,780	38.46%
26	NATIONAL LLOYDS INSURANCE COMPANY	0.65%	\$488,401	\$447,843	\$240,919	\$173,669	38.78%
27	AMERICAN RELIABLE INSURANCE COMPANY	0.65%	\$484,969	\$412,093	\$120,144	\$133,566	32.41%
28	AUTOMOBILE INS CO OF HARTFORD CT	0.60%	\$454,257	\$376,470	\$124,839	\$114,024	30.29%
29	CINCINNATI INS CO THE	0.45%	\$338,096	\$315,196	\$402,222	\$215,079	68.24%
30	MIDWESTERN INDEMNITY COMPANY THE	0.37%	\$279,491	\$258,762	\$51,412	\$36,314	14.03%
31	USAA CASUALTY INSURANCE COMPANY	0.37%	\$275,006	\$204,975	\$221,928	\$244,385	119.23%
32	LIBERTY MUTUAL FIRE INSURANCE CO	0.35%	\$263,199	\$232,936	\$303,702	\$200,422	86.04%
33	LITITZ MUTUAL INSURANCE COMPANY	0.31%	\$234,571	\$245,015	\$138,370	\$138,922	56.70%
34	WEST AMERICAN INSURANCE COMPANY	0.31%	\$233,880	\$278,583	\$233,851	\$237,017	85.08%
35	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.31%	\$230,664	\$242,292	-\$6	\$6,094	2.52%
36	STATE AUTO PROPERTY & CASUALTY INS CO	0.29%	\$216,165	\$209,237	\$117,568	\$114,403	54.68%
37	STANDARD FIRE INSURANCE COMPANY	0.28%	\$209,947	\$161,324	\$197,028	\$254,606	157.82%
38	MILLERS FIRST INSURANCE COMANY	0.28%	\$207,679	\$199,987	\$79,381	\$85,086	42.55%
39	FIDELITY NATIONAL INSURANCE COMPANY	0.27%	\$200,667	\$77,005	\$21,666	\$131,604	170.90%
40	GUIDEONE MUTUAL INSURANCE COMPANY	0.25%	\$189,589	\$183,970	\$255,948	\$196,288	106.70%
41	AMERICAN AGRICULTURAL INSURANCE CO	0.24%	\$177,631	\$177,631	\$91,496	\$55,955	31.50%
42	HARTFORD UNDERWRITERS INSURANCE CO	0.21%	\$160,530	\$161,957	\$60,648	\$20,108	12.42%
43	NATIONAL FARMERS UNION PRO & CAS CO	0.21%	\$158,443	\$151,374	\$50,979	\$5,566	3.68%
44	AMCO INSURANCE COMPANY	0.20%	\$149,252	\$93,876	\$594,735	\$590,632	629.16%
45	GENERAL INSURANCE CO OF AMERICA	0.20%	\$149,153	\$83,321	\$304	\$5,934	7.12%
46	RIVERPORT INSURANCE COMPANY	0.19%	\$145,408	\$155,400	\$169,526	\$169,526	109.09%
47	DEPOSITORS INSURANCE COMPANY	0.19%	\$141,799	\$144,115	\$69,367	\$66,525	46.16%
48	GLENS FALLS INSURANCE COMPANY THE	0.15%	\$112,254	\$160,721	\$47,896	\$13,438	8.36%
49	MARKEL AMERICAN INSURANCE COMPANY	0.15%	\$109,640	\$25,712	\$0	-\$3,910	-15.21%
50	SECURA INSURANCE A MUTUAL COMPANY	0.14%	\$102,615	\$100,376	\$21,421	\$23,411	23.32%
51	HAULERS INSURANCE COMPANY INC	0.11%	\$82,598	\$72,741	\$161,437	\$161,437	221.93%
52	ARMED FORCES INSURANCE EXCHANGE	0.11%	\$82,034	\$69,062	\$79,354	\$83,775	121.30%
53	GENERAL CASUALTY CO OF WISCONSIN	0.10%	\$76,798	\$131,537	\$98,882	\$27,640	21.01%
54	HARTFORD FIRE INSURANCE COMPANY	0.09%	\$66,640	\$81,824	\$2,077	\$1,497	1.83%
55	AMERICAN ECONOMY INSURANCE COMPANY	0.09%	\$64,892	\$107,085	\$2,250	-\$17,977	-16.79%
56	SENTRY INSURANCE A MUTUAL COMPANY	0.09%	\$64,424	\$57,285	\$24,876	\$31,073	54.24%
57	GRANITE STATE INSURANCE COMPANY	0.09%	\$63,870	\$59,562	\$0	-\$5,811	-9.76%
58	UNITED FIRE AND CASUALTY COMPANY	0.08%	\$61,818	\$67,464	\$36,141	\$39,141	58.02%
59	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.08%	\$58,309	\$58,584	\$10,770	\$29,069	49.62%
60	AMERICAN FAMILY HOME INSURANCE COMPANY	0.07%	\$54,695	\$59,394	\$12,223	\$11,757	19.79%
61	HORACE MANN INSURANCE COMPANY	0.06%	\$47,169	\$40,642	\$2,265	\$6,756	16.62%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

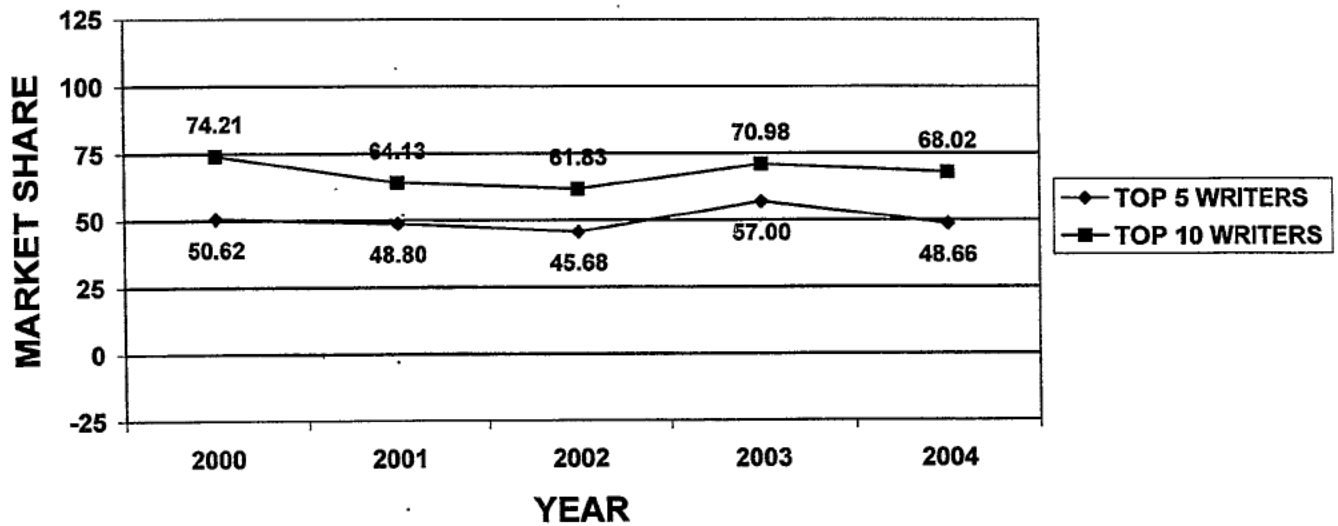
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
62	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.06%	\$46,913	\$42,581	\$30,468	\$31,099	73.03%
63	METROPOLITAN PROPERTY & CASUALTY INS CO	0.06%	\$43,404	\$301,343	\$147,198	\$100,758	33.44%
64	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.05%	\$41,143	\$45,830	\$13,174	\$11,058	24.13%
65	EMPLOYERS MUTUAL CASUALTY COMPANY	0.05%	\$40,770	\$41,189	\$51,198	\$55,830	135.55%
66	MUTUALAID EXCHANGE	0.05%	\$39,775	\$36,351	\$3,715	\$1,490	4.10%
67	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.05%	\$38,123	\$42,911	\$12,322	\$6,189	14.42%
68	STATE NATIONAL INSURANCE COMPANY INC	0.05%	\$33,869	\$31,323	\$0	\$0	0.00%
69	CENTENNIAL INSURANCE COMPANY	0.04%	\$31,743	-\$57,472	-\$15,582	-\$10,876	18.92%
70	FIRST NATIONAL INS CO OF AMERICA	0.04%	\$30,089	\$30,792	\$0	\$1,103	3.58%
71	COLUMBIA NATIONAL INSURANCE COMPANY	0.04%	\$27,760	\$30,176	\$20,793	\$20,896	69.25%
72	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSB	0.03%	\$25,952	\$96,743	\$683	-\$4,154	-4.29%
73	AMERICAN INTERNATIONAL SOUTH INS CO	0.03%	\$22,749	\$20,492	\$0	\$1,524	7.44%
74	HARTFORD CASUALTY INS CO	0.03%	\$22,470	\$21,393	\$0	\$0	0.00%
75	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03%	\$20,521	\$20,829	\$16,933	\$16,933	81.30%
76	ATLANTIC MUTUAL INSURANCE COMPANY	0.03%	\$20,133	\$23,373	\$23,404	\$18,779	80.34%
77	AMICA MUTUAL INSURANCE COMPANY	0.03%	\$19,377	\$15,044	\$0	\$0	0.00%
78	KEMPER INDEPENDENCE INSURANCE COMPANY	0.03%	\$19,374	\$14,943	\$6,218	\$9,507	63.62%
79	NEW HAMPSHIRE INSURANCE COMPANY	0.02%	\$17,920	\$17,560	\$0	-\$10,799	-61.50%
80	ACUITY A MUTUAL INSURANCE COMPANY	0.02%	\$12,131	\$2,479	\$0	\$0	0.00%
81	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$11,322	\$9,703	\$0	\$2,750	28.34%
82	AEGIS SECURITY INSURANCE COMPANY	0.01%	\$10,901	\$10,091	\$4,497	\$4,497	44.56%
83	CHURCH MUTUAL INSURANCE COMPANY	0.01%	\$10,590	\$9,926	\$34,959	\$29,884	301.07%
84	OMAHA PROPERTY AND CASUALTY INS CO	0.01%	\$10,520	\$57,883	\$30,704	\$35,561	61.44%
85	ILLINOIS NATIONAL INSURANCE COMPANY	0.01%	\$10,238	\$17,346	\$7,082	\$4,206	24.25%
86	STANDARD GUARANTY INSURANCE COMPANY	0.01%	\$10,004	\$10,398	\$1,686	\$7,208	69.32%
87	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$8,962	\$10,143	\$0	-\$843	-8.31%
88	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.01%	\$8,922	\$7,822	\$0	-\$4,100	-52.42%
89	AMERICAN INTERNATIONAL INS CO	0.01%	\$8,733	\$5,962	\$0	\$1,746	29.29%
90	ROCKFORD MUTUAL INSURANCE COMPANY	0.01%	\$8,245	\$6,519	\$0	\$0	0.00%
91	USAUTO INSURANCE COMPANY INC	0.01%	\$8,071	\$1,129	\$16,298	\$17,798	1576.44%
92	FEDERATED MUTUAL INSURANCE COMPANY	0.01%	\$6,289	\$6,460	\$2,818	\$2,818	43.62%
93	AMERISURE MUTUAL INSURANCE COMPANY	0.01%	\$5,572	\$5,668	\$0	-\$299	-5.28%
94	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.01%	\$4,597	\$30,377	\$0	\$3,317	10.92%
95	HANOVER INSURANCE COMPANY THE	0.01%	\$4,334	\$2,765	\$0	-\$108	-3.91%
96	ELECTRIC INSURANCE COMPANY	0.01%	\$4,044	\$3,711	\$0	\$0	0.00%
97	BROTHERHOOD MUTUAL INSURANCE CO	0.01%	\$3,837	\$12,460	\$0	-\$3,610	-28.97%
98	INSURANCE COMPANY OF THE WEST	0.00%	\$3,037	\$5,764	\$0	\$1,793	31.11%
99	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$2,925	\$2,807	\$0	\$0	0.00%
100	MASSACHUSETTS BAY INS CO	0.00%	\$1,858	\$1,704	\$0	-\$320	-18.78%
101	CHURCH INSURANCE CO THE	0.00%	\$1,496	\$1,621	\$0	\$0	0.00%
102	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$531	\$3,654	\$0	\$626	17.13%
103	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$392	\$1,095	\$2,950	-\$11,904	-1087.12%
104	SOUTHERN INSURANCE COMPANY	0.00%	\$115	\$371	\$0	\$3	0.81%
105	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$106	\$10,540	\$0	\$3	0.03%
106	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$76	\$77	\$0	\$3	3.90%
107	NORTHLAND INSURANCE COMPANY	0.00%	\$35	\$35	\$0	-\$9,693	-27694.29%
108	PACIFIC INDEMNITY COMPANY	0.00%	\$1	\$1	\$0	\$0	0.00%
109	AMERICAN ALTERNATIVE INS CORP	0.00%	\$0	\$53	\$0	\$0	0.00%
110	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$30,036	N/A
111	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	-\$421	N/A
112	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$0	\$3	\$0	\$0	0.00%
113	CONSTITUTION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
114	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$6	N/A
115	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$61,424	\$38,512	N/A
116	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,702	N/A
117	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$0	-\$193,346	N/A
118	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1	N/A
119	FARMERS INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	-\$100	N/A
120	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$178,635	\$183,635	N/A
121	GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$15,907	N/A
122	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11	N/A

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

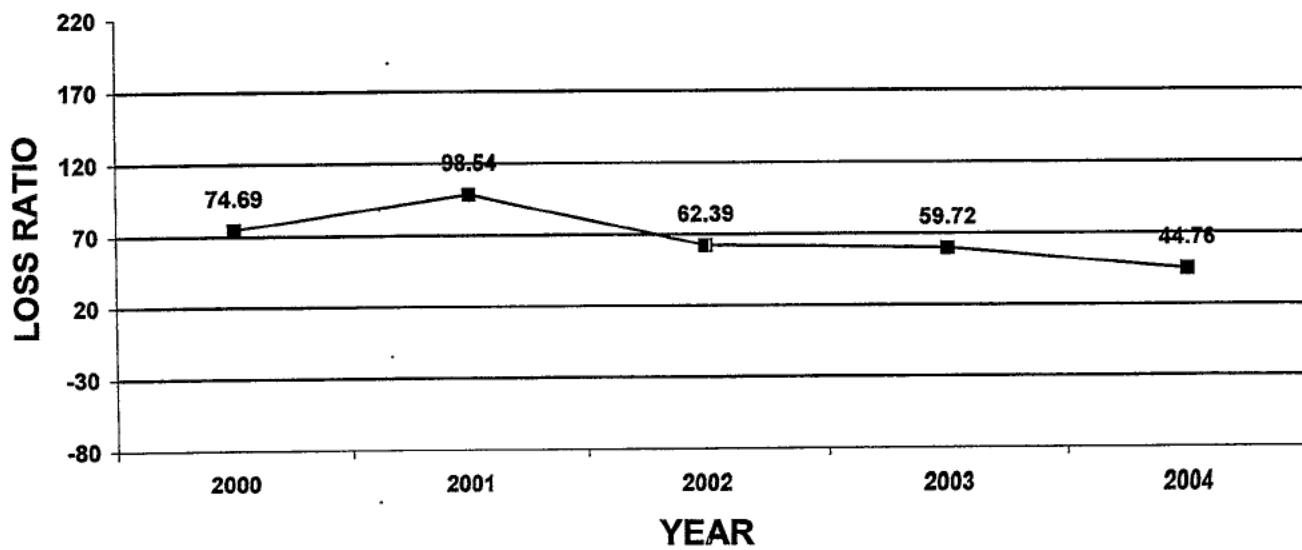
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
123	HARTFORD STEAM BOILER INSPECTION & INS	0.00%	\$0	\$0	-\$360	-\$360	N/A
124	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$44	N/A
125	LIBERTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$4	N/A
126	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$6,270	N/A
127	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$27	N/A
128	NATIONWIDE AGRIBUSINESS INS CO	0.00%	\$0	\$737	\$0	-\$76	-10.31%
129	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$352	N/A
130	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	-\$742	-\$742	N/A
131	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	\$4,117	N/A
132	REPUBLIC WESTERN INS CO	0.00%	\$0	\$0	\$0	-\$4	N/A
133	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
134	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$147,000	N/A
135	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$8	N/A
136	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$2,907	N/A
137	TWIN CITY FIRE INS CO	0.00%	\$0	\$0	\$0	\$2	N/A
138	ULICO CASUALTY COMPANY	0.00%	\$0	\$66	\$0	\$0	0.00%
139	UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.00%	\$0	\$100,000	\$56,208	\$204,208	204.21%
140	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$146	N/A
141	WAUSAU UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	\$107	N/A
142	XL INSURANCE AMERICA INC	0.00%	\$0	\$0	\$894,199	-\$1,141,487	N/A
143	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	-\$12	\$2,292	\$2,863	\$511	22.29%
144	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	-\$26	-\$6	\$0	-\$7	116.67%
145	GRINNELL MUTUAL REINSURANCE COMPANY	0.00%	-\$34	\$39	\$0	-\$32	-82.05%
146	AMERICAN GENERAL PROPERTY INS CO	0.00%	-\$84	\$1,065	\$0	-\$7,745	-727.23%
147	SECURITY NATIONAL INSURANCE COMPANY	0.00%	-\$89	\$60	\$0	-\$22	-36.67%
148	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$322	\$4,472	\$0	\$9,890	221.15%
TOTAL		100.00%	\$75,129,437	\$71,219,347	\$35,273,075	\$31,877,773	44.76%

## MISSOURI DWELLING FIRE & ALLIED LINES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FACTORY MUTUAL INSURANCE COMPANY	18.45%	\$24,926,372	\$25,553,025	\$14,778,833	\$7,539,897	29.51%
2	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	5.53%	\$7,470,067	\$7,457,509	\$1,469,543	-\$1,595,021	-21.39%
3	AFFILIATED FM INSURANCE COMPANY	3.78%	\$5,103,977	\$5,276,858	\$1,454,664	\$3,396,389	64.36%
4	UNITED FIRE AND CASUALTY COMPANY	3.63%	\$4,907,560	\$5,156,915	\$845,239	\$918,325	17.81%
5	TRAVELERS INDEMNITY COMPANY	3.60%	\$4,861,416	\$4,867,306	\$317,135	-\$9,796	-0.20%
6	ST PAUL FIRE & MARINE INSURANCE CO	3.37%	\$4,554,780	\$5,041,036	-\$1,811,205	-\$3,362,025	-66.69%
7	EMPLOYERS INSURANCE COMPANY OF WAUSAU	3.36%	\$4,534,066	\$4,272,252	\$1,591,755	\$107,184	2.51%
8	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	3.27%	\$4,423,496	\$4,157,919	-\$1,142,987	\$8,881,495	213.60%
9	WESTCHESTER FIRE INSURANCE COMPANY	3.25%	\$4,389,943	\$4,365,804	\$5,068,363	\$5,933,364	135.91%
10	STATE AUTO PROPERTY & CASUALTY INS CO	3.09%	\$4,176,242	\$4,042,643	\$1,732,000	\$1,210,896	29.95%
11	UNIVERSAL UNDERWRITERS INS CO	2.51%	\$3,385,858	\$3,276,572	\$1,279,181	\$1,242,530	37.92%
12	GREENWICH INSURANCE COMPANY	2.37%	\$3,198,634	\$3,246,112	\$5,484,288	\$3,901,570	120.19%
13	FEDERATED MUTUAL INSURANCE COMPANY	2.11%	\$2,849,904	\$3,086,154	\$407,532	\$157,949	5.12%
14	WESTPORT INSURANCE CORPORATION	2.07%	\$2,798,606	\$3,203,084	\$32,113	\$128,954	4.03%
15	HARTFORD FIRE INSURANCE COMPANY	2.02%	\$2,728,987	\$3,350,786	\$980,103	\$706,578	21.09%
16	CONTINENTAL CASUALTY COMPANY	1.92%	\$2,588,419	\$2,502,047	\$737,058	\$350,433	14.01%
17	AMERICAN GUARANTEE & LIABILITY INS CO	1.86%	\$2,516,471	\$2,414,903	\$312,712	\$680,737	28.19%
18	EMPLOYERS MUTUAL CASUALTY COMPANY	1.77%	\$2,386,662	\$2,357,084	\$2,575,528	\$3,385,481	143.63%
19	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	1.67%	\$2,255,385	\$2,251,287	\$2,218,792	\$2,217,812	98.51%
20	CINCINNATI INS CO THE	1.48%	\$2,004,576	\$1,868,799	\$850,003	\$454,519	24.32%
21	FIDELITY AND DEPOSIT CO MARYLAND	1.42%	\$1,912,857	\$1,893,006	\$1,070,081	\$1,145,384	60.51%
22	DISCOVER PROPERTY AND CASUALTY INSURANCE COMPANY	1.40%	\$1,894,030	\$1,718,165	\$251,972	\$1,920,903	111.80%
23	BENCHMARK INSURANCE COMPANY	1.35%	\$1,827,811	\$2,025,932	\$292,011	\$219,769	10.85%
24	ST PAUL MERCURY INSURANCE COMPANY	1.30%	\$1,756,802	\$1,856,568	\$401,890	\$87,895	4.73%
25	GENERAL INSURANCE CO OF AMERICA	1.25%	\$1,694,751	\$1,694,748	\$1,182,093	\$1,171,694	69.14%
26	GREAT AMERICAN ASSURANCE COMPANY	1.20%	\$1,625,419	\$1,533,495	\$402,328	\$425,829	27.77%
27	XL INSURANCE AMERICA INC	1.09%	\$1,466,425	\$2,163,565	\$0	\$1,742,605	80.54%
28	NATIONWIDE MUTUAL INSURANCE COMPANY	1.02%	\$1,381,107	\$1,254,464	\$276,997	\$344,100	27.43%
29	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.92%	\$1,239,790	\$1,154,889	\$1,291,210	\$1,180,148	102.19%
30	ZURICH AMERICAN INSURANCE COMPANY	0.85%	\$1,146,624	\$2,314,367	-\$183,584	-\$250,815	-10.84%
31	ADDISON INSURANCE COMPANY	0.68%	\$920,192	\$323,401	\$0	\$22,750	7.03%
32	SENTRY INSURANCE A MUTUAL COMPANY	0.66%	\$893,219	\$838,551	\$88,296	-\$142,268	-16.97%
33	SHELTER MUTUAL INSURANCE CO	0.66%	\$890,620	\$863,438	\$313,620	\$326,501	37.81%
34	FEDERATED SERVICE INSURANCE COMPANY	0.62%	\$841,861	\$751,557	\$221,227	-\$495,471	-65.93%
35	LIBERTY MUTUAL FIRE INSURANCE CO	0.61%	\$828,371	\$587,382	\$5,121,416	\$5,030,715	856.46%
36	SENTRY SELECT INSURANCE COMPANY	0.61%	\$821,116	\$1,019,468	\$570,394	\$235,122	23.06%
37	ST PAUL GUARDIAN INSURANCE COMPANY	0.56%	\$751,787	\$696,383	\$394,466	\$1,139,780	163.67%
38	ARCH INSURANCE COMPANY	0.51%	\$690,788	\$409,431	\$26,664	\$66,622	16.27%
39	OAK RIVER INSURANCE COMPANY	0.45%	\$610,984	\$618,407	\$14,783	\$85,286	13.79%
40	UNITED FIRE & INDEMNITY COMPANY	0.44%	\$588,949	\$864,969	\$163,722	\$134,013	15.49%
41	FIDELITY & GUARANTY INS UNDERWRITERS	0.42%	\$569,131	\$581,614	\$97,722	\$119,922	20.62%
42	COLUMBIA MUTUAL INSURANCE CO	0.40%	\$543,468	\$527,377	\$144,745	\$17,909	3.40%
43	MISSOURI PROPERTY INS PLACEMENT FACILITY	0.37%	\$504,149	\$527,199	\$165,681	\$190,290	36.09%
44	CAMERON MUTUAL INSURANCE COMPANY	0.37%	\$493,224	\$455,624	\$219,140	\$381,624	83.78%
45	AMERICAN MODERN HOME INSURANCE CO	0.36%	\$487,749	\$537,610	\$170,993	\$166,190	30.91%
46	AXIS REINSURANCE COMPANY	0.35%	\$472,029	\$702,317	\$0	\$152,483	21.71%
47	UNITED STATES FIDELITY & GUARANTY CO	0.34%	\$459,552	\$472,260	\$28,773	\$29,835	6.32%
48	SHELTER GENERAL INS CO	0.34%	\$455,887	\$449,097	\$295,199	\$228,616	50.88%
49	ACUITY A MUTUAL INSURANCE COMPANY	0.33%	\$441,693	\$136,476	\$3,526	\$6,964	5.10%
50	FIDELITY AND GUARANTY INSURANCE COMPANY	0.32%	\$435,132	\$609,652	\$57,410	\$754,147	123.70%
51	INSURANCE CORPORATION OF HANNOVER	0.30%	\$406,448	\$678,680	\$811,960	\$2,578,947	379.99%
52	AUTO OWNERS INSURANCE COMPANY	0.30%	\$400,344	\$395,617	\$857,318	\$516,504	130.56%
53	COOPERATIVE MUTUAL INSURANCE COMPANY	0.30%	\$399,558	\$403,351	\$0	\$2,497	0.62%
54	FARMERS ALLIANCE MUTUAL INS CO	0.29%	\$394,392	\$359,958	\$163,013	\$325,319	90.38%
55	HAWKEYE SECURITY INSURANCE COMPANY	0.28%	\$377,882	\$255,154	\$195,486	\$405,222	158.81%
56	AMERICAN FAMILY MUTUAL INS CO	0.28%	\$371,778	\$355,006	\$8,028	-\$18,957	-5.34%
57	HARCO NATIONAL INSURANCE COMPANY	0.27%	\$361,812	\$325,878	\$62,065	\$79,668	24.45%
58	VERLAN FIRE INSURANCE COMPANY	0.25%	\$338,605	\$356,330	\$0	\$0	0.00%
59	EMPIRE FIRE AND MARINE INSURANCE CO	0.23%	\$316,524	\$358,458	\$113,971	\$107,526	30.00%
60	GREAT AMERICAN INSURANCE COMPANY	0.22%	\$294,663	\$294,728	\$27,927	\$51,123	17.35%
61	PEERLESS INSURANCE COMPANY	0.21%	\$282,474	\$233,766	\$42,841	-\$12,827	-5.49%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
62	FIREMANS FUND INSURANCE COMPANY	0.20%	\$275,488	\$246,089	\$769,997	\$547,813	222.61%
63	STATE AUTOMOBILE MUTUAL INS CO	0.20%	\$272,716	\$370,187	\$107,479	\$23,066	6.23%
64	LUMBERMENS UNDERWRITING ALLIANCE	0.20%	\$266,970	\$297,354	\$176,430	\$178,285	59.96%
65	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.20%	\$264,378	\$233,869	\$22,664	\$77,609	33.18%
66	OWNERS INSURANCE COMPANY	0.19%	\$257,218	\$257,196	\$10,507	\$11,974	4.66%
67	CLARENDON NATIONAL INS CO	0.18%	\$237,588	\$210,265	\$32,554	\$51,254	24.38%
68	GUIDEONE ELITE INSURANCE COMPANY	0.17%	\$232,059	\$115,351	\$0	\$10,354	8.98%
69	SELECTIVE INSURANCE CO OF S CAROLINA	0.16%	\$219,418	\$204,587	\$1,108,387	\$1,108,387	541.77%
70	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.16%	\$209,445	\$166,602	\$0	\$765	0.46%
71	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.15%	\$203,547	\$178,591	\$0	-\$7,806	-4.37%
72	MIDWESTERN INDEMNITY COMPANY THE	0.15%	\$199,346	\$197,298	\$14,913	\$10,533	5.34%
73	STATE NATIONAL INSURANCE COMPANY INC	0.14%	\$185,537	\$195,169	-\$233	\$182,591	93.56%
74	GUIDEONE AMERICA INSURANCE COMPANY	0.13%	\$176,164	\$166,826	\$0	\$1,591	0.95%
75	NORTHLAND INSURANCE COMPANY	0.13%	\$174,711	\$251,352	\$505,664	\$599,036	238.33%
76	FIREMENS INS CO OF NEWARK NEW JERSEY	0.12%	\$164,961	\$191,141	\$19,364	-\$22,797	-11.93%
77	ATLANTIC SPECIALTY INSURANCE COMPANY	0.12%	\$164,872	\$81,306	\$0	\$3,167	3.90%
78	AXA RE PROPERTY AND CASUALTY INSURANCE COMPAN	0.11%	\$152,804	\$210,783	\$114,702	\$1,009,879	479.11%
79	GUIDEONE MUTUAL INSURANCE COMPANY	0.10%	\$140,240	\$127,325	\$17,609	\$18,776	14.75%
80	NATIONAL SURETY CORPORATION	0.10%	\$132,054	\$117,571	\$0	-\$1,049	-0.89%
81	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.10%	\$131,989	\$124,559	\$53,498	\$45,433	36.48%
82	RLI INSURANCE COMPANY	0.09%	\$126,279	\$143,860	\$60,368	\$33,501	23.29%
83	GERLING AMERICA INSURANCE COMPANY	0.09%	\$120,111	\$120,072	\$0	\$6	0.00%
84	GENERAL CASUALTY CO OF WISCONSIN	0.08%	\$108,322	\$99,139	\$126	-\$50	-0.05%
85	UNITED STATES LIABILITY INSURANCE CO	0.08%	\$102,603	\$86,677	\$18,000	\$21,087	21.81%
86	PHOENIX INSURANCE COMPANY THE	0.07%	\$97,668	\$39,073	\$0	\$11,846	30.32%
87	LITITZ MUTUAL INSURANCE COMPANY	0.07%	\$96,968	\$99,303	\$15,224	\$16,018	16.13%
88	ROYAL INDEMNITY COMPANY	0.07%	\$89,314	\$2,217,366	\$15,393	-\$435,758	-19.65%
89	AMERICAN AUTOMOBILE INSURANCE CO	0.07%	\$88,882	\$85,624	\$119,285	\$446,347	521.29%
90	BITUMINOUS CASUALTY CORPORATION	0.06%	\$80,388	\$67,274	\$25,911	\$30,811	45.80%
91	RSUI INDEMNITY COMPANY	0.06%	\$78,204	\$2,416	\$0	\$132	5.46%
92	AMERICAN STATES INSURANCE COMPANY	0.05%	\$71,537	\$85,495	\$17,318	\$15,638	18.29%
93	NATIONAL FIRE INS CO OF HARTFORD	0.05%	\$67,306	\$23,102	\$0	\$0	0.00%
94	TRINITY UNIVERSAL INSURANCE COMPANY	0.05%	\$66,693	\$84,880	\$16,474	\$11,437	13.47%
95	AMERICAN INSURANCE COMPANY THE	0.05%	\$66,550	\$65,771	\$0	-\$46,109	-70.11%
96	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.05%	\$62,418	\$44,808	\$0	\$2,315	5.17%
97	SECURA INSURANCE A MUTUAL COMPANY	0.04%	\$59,036	\$58,497	\$2,493	\$3,166	5.41%
98	ALEA NORTH AMERICA INSURANCE COMPANY	0.04%	\$55,930	\$51,097	\$0	\$25,458	49.82%
99	CONTINENTAL WESTERN INSURANCE CO	0.04%	\$52,433	\$46,852	\$28,092	\$2,756	5.88%
100	STONINGTON INSURANCE COMPANY	0.04%	\$52,070	\$61,012	\$0	\$11,772	19.29%
101	TRAVELERS INDEMNITY CO OF AMERICA	0.04%	\$50,925	\$28,137	-\$891	-\$22,615	-80.37%
102	AMERICAN AGRI-BUSINESS INSURANCE COMPANY	0.04%	\$50,362	\$50,362	\$16,922	\$16,922	33.60%
103	SECURITY NATIONAL INSURANCE COMPANY	0.03%	\$46,081	\$48,846	\$8,101	\$423	0.87%
104	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.03%	\$45,991	\$8,757	\$0	\$0	0.00%
105	FARMERS INSURANCE EXCHANGE	0.03%	\$37,509	\$45,441	\$1,617	-\$741	-1.63%
106	CONTINENTAL INSURANCE COMPANY THE	0.03%	\$36,835	\$29,399	-\$875	-\$28,453	-96.78%
107	AMERISURE MUTUAL INSURANCE COMPANY	0.03%	\$36,271	\$33,252	\$99,500	\$99,725	299.91%
108	OHIO CASUALTY INSURANCE COMPANY	0.03%	\$34,833	\$22,197	\$0	\$130	0.59%
109	ENCOMPASS INDEMNITY COMPANY	0.02%	\$33,275	\$5,619	\$0	\$139	2.47%
110	DIAMOND STATE INSURANCE COMPANY	0.02%	\$30,688	\$21,229	\$0	\$8,077	38.05%
111	CHARTER OAK FIRE INSURANCE CO THE	0.02%	\$27,950	\$26,246	\$5,466	\$12,384	47.18%
112	DAIMLERCHRYSLER INSURANCE COMPANY	0.02%	\$27,691	\$14,942	\$1,223	\$0	0.00%
113	SELECTIVE INS CO OF THE SOUTHEAST	0.02%	\$25,431	\$24,122	\$0	\$0	0.00%
114	HANOVER INSURANCE COMPANY THE	0.02%	\$24,591	\$23,225	\$0	-\$2,037	-8.77%
115	QBE INSURANCE CORPORATION	0.02%	\$24,516	\$39,637	\$0	-\$1,804	-4.55%
116	CAPITOL INDEMNITY CORPORATION	0.02%	\$24,413	\$24,117	\$0	-\$1,584	-6.57%
117	LIBERTY MUTUAL INSURANCE COMPANY	0.02%	\$23,154	\$18,925	\$7,020	\$10,822	57.18%
118	BALBOA INSURANCE COMPANY	0.02%	\$22,483	\$42,376	\$58	-\$2,214	-5.22%
119	QUANTA INDEMNITY COMPANY	0.02%	\$21,800	\$11,690	\$0	\$4,558	38.99%
120	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$20,322	\$32,014	\$917	-\$3,479	-10.87%
121	FIRST SPECIALTY INSURANCE CORPORATION	0.01%	\$18,823	\$5,007	\$0	-\$4,811	-96.09%
122	SAVERS PROPERTY & CASUALTY INS CO	0.01%	\$16,927	\$23,835	\$8,217	\$6,632	27.82%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
123	AMERICAN CASUALTY CO OF READING PA	0.01%	\$15,173	\$62,635	\$616	-\$29,872	-47.69%
124	STAR INSURANCE COMPANY	0.01%	\$14,596	\$9,481	\$16,951	\$17,158	180.97%
125	AMERICAN SECURITY INSURANCE COMPANY	0.01%	\$14,046	\$12,541	\$0	\$0	0.00%
126	ALLSTATE INSURANCE COMPANY	0.01%	\$11,153	\$10,111	\$12,706	\$12,873	127.32%
127	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.01%	\$10,757	\$21,497	\$0	-\$8,593	-39.97%
128	MUTUALAID EXCHANGE	0.01%	\$9,828	\$2,241	\$0	\$158	7.05%
129	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.01%	\$8,994	\$8,191	-\$8	\$1,580	19.29%
130	WAUSAU UNDERWRITERS INS CO	0.01%	\$8,435	\$3,660	\$0	-\$14	-0.38%
131	WAUSAU BUSINESS INSURANCE COMPANY	0.01%	\$7,880	\$3,458	\$0	\$51	1.47%
132	NATIONAL AMERICAN INSURANCE COMPANY	0.01%	\$7,814	\$8,153	\$0	\$0	0.00%
133	AXA CORPORATE SOLUTIONS INSURANCE COMPANY	0.01%	\$7,710	\$3,845	\$0	\$18,714	486.71%
134	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$7,592	\$8,524	\$0	-\$830	-9.74%
135	GULF INSURANCE COMPANY	0.01%	\$7,040	\$5,638	\$0	-\$145,373	-2578.45%
136	PENN AMERICA INS CO	0.01%	\$6,985	\$6,990	\$993	\$158	2.26%
137	FAIRMONT SPECIALTY INSURANCE COMPANY	0.01%	\$6,890	\$328,855	\$834,347	-\$426,526	-129.70%
138	LIBERTY INSURANCE UNDERWRITERS INC.	0.00%	\$5,268	\$5,268	\$0	-\$17,099	-324.58%
139	TRUCK INSURANCE EXCHANGE	0.00%	\$5,082	\$6,608	\$2,458	-\$2,576	-38.98%
140	TRANSPORTATION INSURANCE COMPANY	0.00%	\$4,381	\$4,193	\$0	\$0	0.00%
141	NORTHFIELD INSURANCE COMPANY	0.00%	\$3,890	\$6,442	\$0	\$1,333	20.69%
142	ACE AMERICAN INSURANCE COMPANY	0.00%	\$3,375	\$13,886	\$6,710	\$10,504	76.75%
143	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$2,208	\$49,839	\$17,441	\$17,441	34.99%
144	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$2,044	\$134,871	\$0	\$0	0.00%
145	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$2,037	\$12,883	\$0	\$27,081	210.21%
146	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$1,724	\$1,724	\$0	\$0	0.00%
147	FEDERAL INSURANCE COMPANY	0.00%	\$1,113	\$35,792	\$0	\$3,523	9.84%
148	MASSACHUSETTS BAY INS CO	0.00%	\$869	\$870	\$0	-\$869,249	-99913.68%
149	TRANSCONTINENTAL INSURANCE COMPANY	0.00%	\$795	\$1,060	\$0	\$0	0.00%
150	HARTFORD CASUALTY INS CO	0.00%	\$747	\$351	\$0	\$235,952	67222.79%
151	WEST AMERICAN INSURANCE COMPANY	0.00%	\$621	\$303	\$0	-\$336	-110.89%
152	THE INSURANCE COMPANY	0.00%	\$588	\$571	\$0	\$0	0.00%
153	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$547	\$403	\$0	\$15	3.72%
154	SAFECO INSURANCE CO OF AMERICA	0.00%	\$278	\$665	\$0	\$120	18.05%
155	CUMIS INSURANCE SOCIETY INC	0.00%	\$230	\$230	\$0	-\$272	-118.26%
156	VIGILANT INSURANCE COMPANY	0.00%	\$223	\$22,833	\$0	-\$10,299	-45.11%
157	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$98	\$71	\$0	\$3	4.23%
158	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$81	\$221	\$0	\$0	0.00%
159	WESTFIELD INSURANCE COMPANY	0.00%	\$58	\$73	-\$30	-\$22	-30.14%
160	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$18	\$18	\$0	\$17	94.44%
161	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$5	\$44	\$1	\$18	40.91%
162	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$3	\$540	\$0	-\$29	-5.37%
163	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$893	N/A
164	AMERICAN ALTERNATIVE INS CORP	0.00%	\$0	\$469	\$0	-\$33,353	-7111.51%
165	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$0	\$161	N/A
166	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$504	N/A
167	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$8,929	\$0	-\$8	-0.09%
168	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	-\$2	N/A
169	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$62	N/A
170	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$465	N/A
171	CONSTITUTION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A
172	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$12,829	\$12,951	N/A
173	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$10	N/A
174	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	\$19	N/A
175	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$0	N/A
176	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
177	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$429	N/A
178	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$483	N/A
179	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$396	N/A
180	LIBERTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$24	N/A
181	MARYLAND CASUALTY COMPANY	0.00%	\$0	-\$13,313	\$0	-\$26,066	195.79%
182	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$40,830	\$375,771	-\$524,629	-1284.91%
183	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,559	N/A

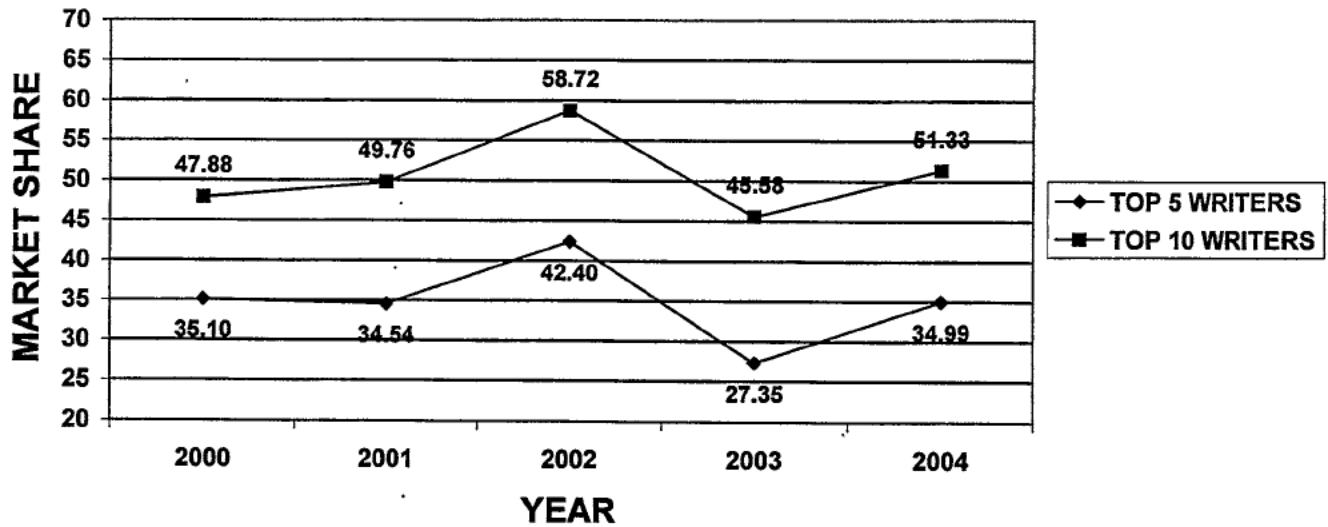


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

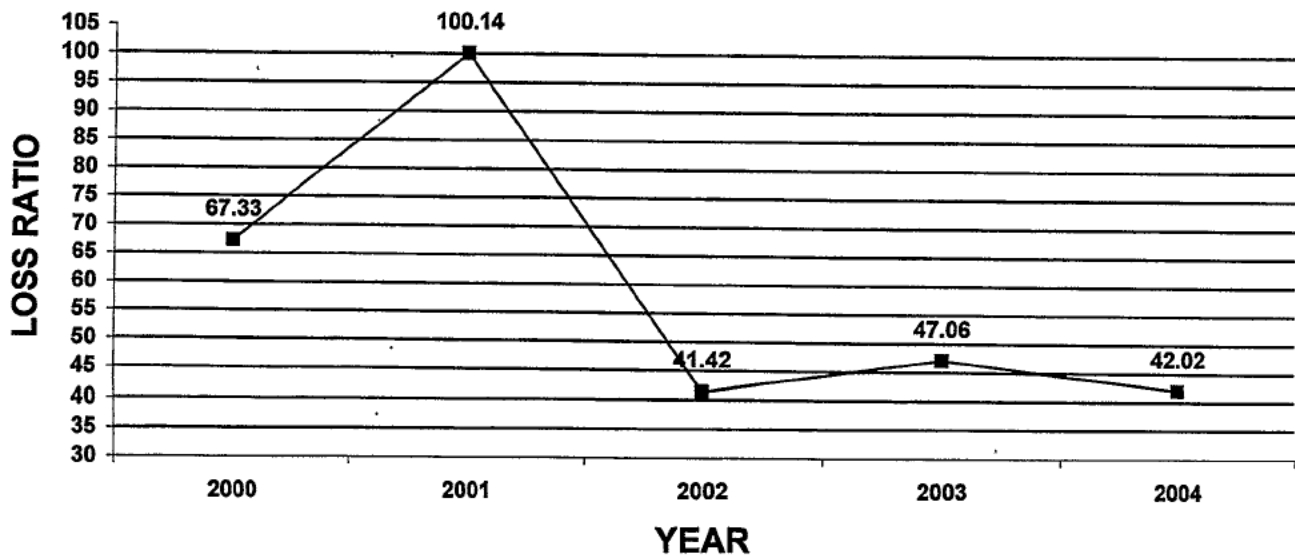
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
184	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$209	N/A
185	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$35	N/A
186	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$109	N/A
187	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	\$1	N/A
188	OLD REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$633	N/A
189	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$281	N/A
190	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$8,544	\$8,985	N/A
191	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$55	N/A
192	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$16	N/A
193	REGENT INSURANCE COMPANY	0.00%	\$0	\$1,327	\$0	\$600	45.21%
194	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$1,052	\$12,000	-\$19,558	-1859.13%
195	SENTINEL INSURANCE COMPANY LTD	0.00%	\$0	\$0	\$0	\$105	N/A
196	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$8,376	\$0	-\$71,230	-850.41%
197	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
198	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$72,936	N/A
199	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	\$4	N/A
200	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$1	N/A
201	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	\$0	\$0	\$0	\$148	N/A
202	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$23	N/A
203	TWIN CITY FIRE INS CO	0.00%	\$0	\$0	\$0	\$2,668	N/A
204	UNION INSURANCE CO	0.00%	\$0	\$0	\$0	-\$8	N/A
205	UNITED SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
206	VALIANT INS CO	0.00%	\$0	\$0	\$0	\$36	N/A
207	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$23	\$0	\$0	0.00%
208	GRINNELL MUTUAL REINSURANCE COMPANY	0.00%	-\$596	\$478	\$0	-\$1,491	-311.92%
209	MARKEL INSURANCE COMPANY	0.00%	-\$3,405	-\$751	\$0	\$15	-2.00%
210	CENTENNIAL INSURANCE COMPANY	0.00%	-\$4,201	\$91,716	\$22,129	\$13,845	15.10%
211	INTERSTATE INDEMNITY COMPANY	-0.01%	-\$14,289	-\$42,139	\$0	-\$6,567	15.58%
	<b>TOTAL</b>	<b>100.00%</b>	<b>\$135,095,191</b>	<b>\$140,253,823</b>	<b>\$59,288,986</b>	<b>\$58,928,282</b>	<b>42.02%</b>

## MISSOURI COMMERCIAL FIRE & ALLIED LINES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

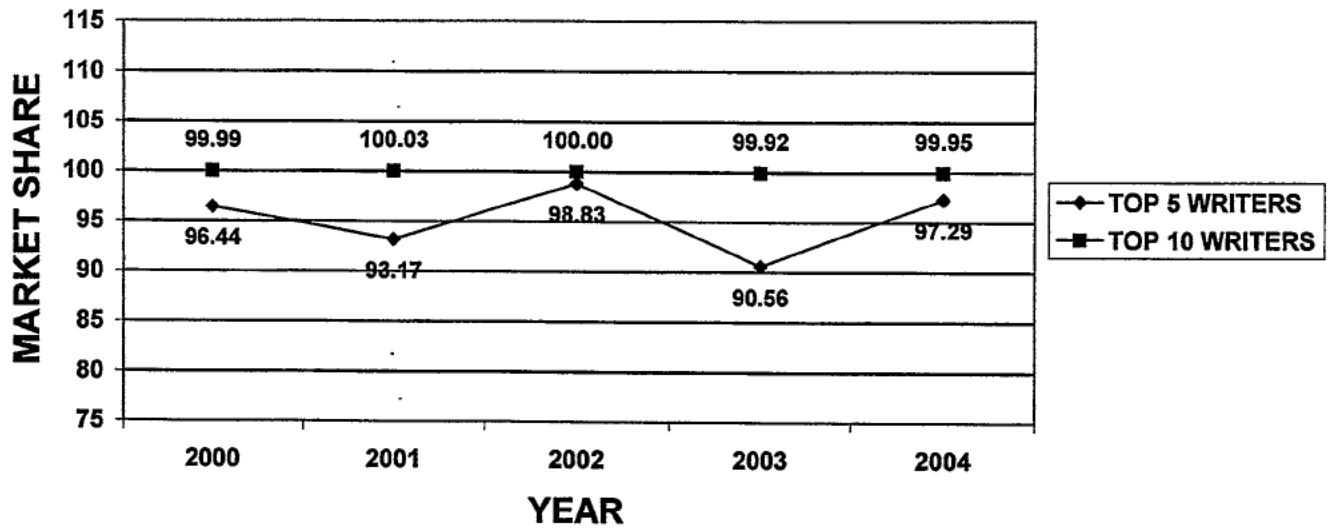


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FARM FIRE & ALLIED LINES**

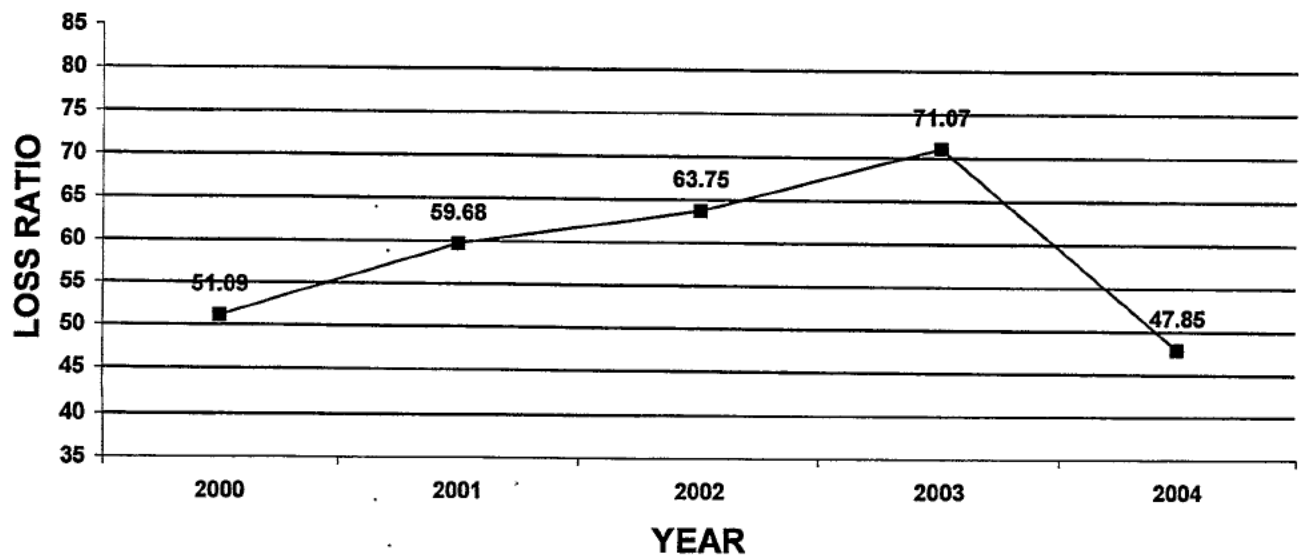
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN AGRI-BUSINESS INSURANCE COMPANY	43.56%	\$7,790,418	\$7,811,720	\$1,706,944	\$3,169,045	40.57%
2	NAU COUNTRY INSURANCE COMPANY	36.34%	\$6,499,680	\$6,499,680	\$1,421,927	\$2,061,126	31.71%
3	SHELTER MUTUAL INSURANCE CO	9.82%	\$1,755,634	\$1,649,621	\$1,202,365	\$1,251,748	75.88%
4	NATIONWIDE MUTUAL INSURANCE COMPANY	5.57%	\$995,535	\$995,535	\$1,768,798	\$1,768,798	177.67%
5	CAMERON MUTUAL INSURANCE COMPANY	2.01%	\$360,198	\$332,939	\$80,250	\$80,249	24.10%
6	COLUMBIA MUTUAL INSURANCE CO	1.75%	\$313,811	\$316,219	\$150,563	\$144,391	45.66%
7	PRODUCERS AGRICULTURE INSURANCE COMPANY	0.55%	\$97,822	\$97,822	\$31,152	\$31,152	31.85%
8	SHELTER GENERAL INS CO	0.15%	\$27,271	\$62,669	\$10,392	\$7,697	12.28%
9	MISSOURI PROPERTY INS PLACEMENT FACILIT	0.11%	\$19,746	\$20,648	\$0	\$0	0.00%
10	MUTUALAID EXCHANGE	0.09%	\$16,321	\$14,227	\$0	\$4,025	28.29%
11	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.03%	\$5,057	\$4,217	\$0	\$0	0.00%
12	LITITZ MUTUAL INSURANCE COMPANY	0.02%	\$3,825	\$3,321	\$4,022	\$4,038	121.59%
13	WAUSAU UNDERWRITERS INS CO	0.00%	\$728	\$319	\$0	\$0	0.00%
14	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$0	\$0	\$0	\$158	N/A
TOTAL		100.00%	\$17,886,046	\$17,808,937	\$6,376,413	\$8,522,427	47.85%

## MISSOURI FARM FIRE & ALLIED LINES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

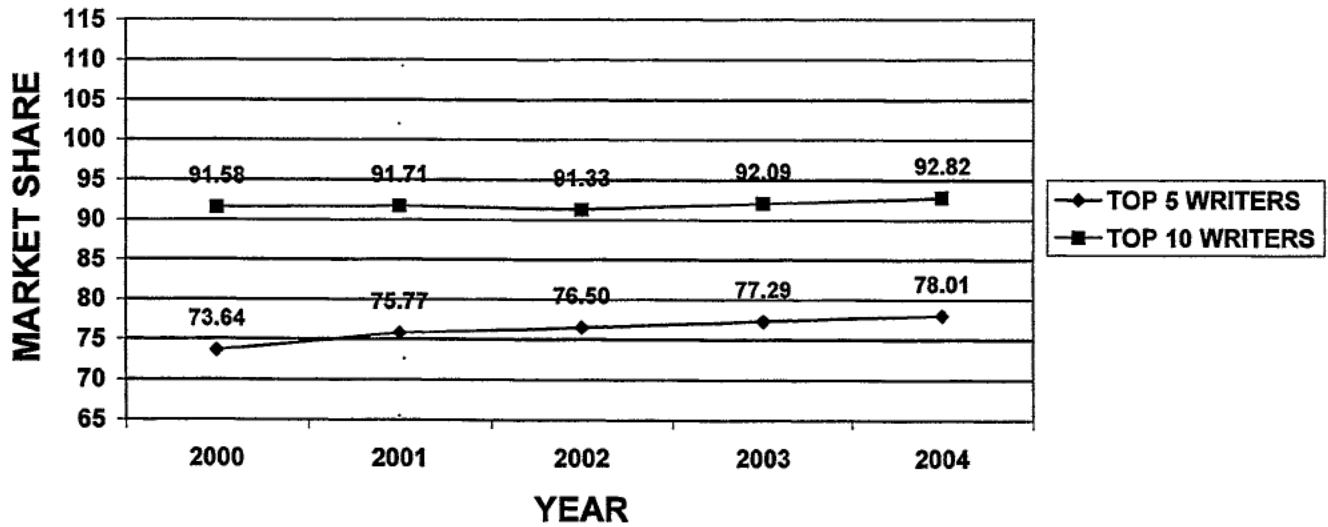


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FARMOWNERS MULTI-PERIL**

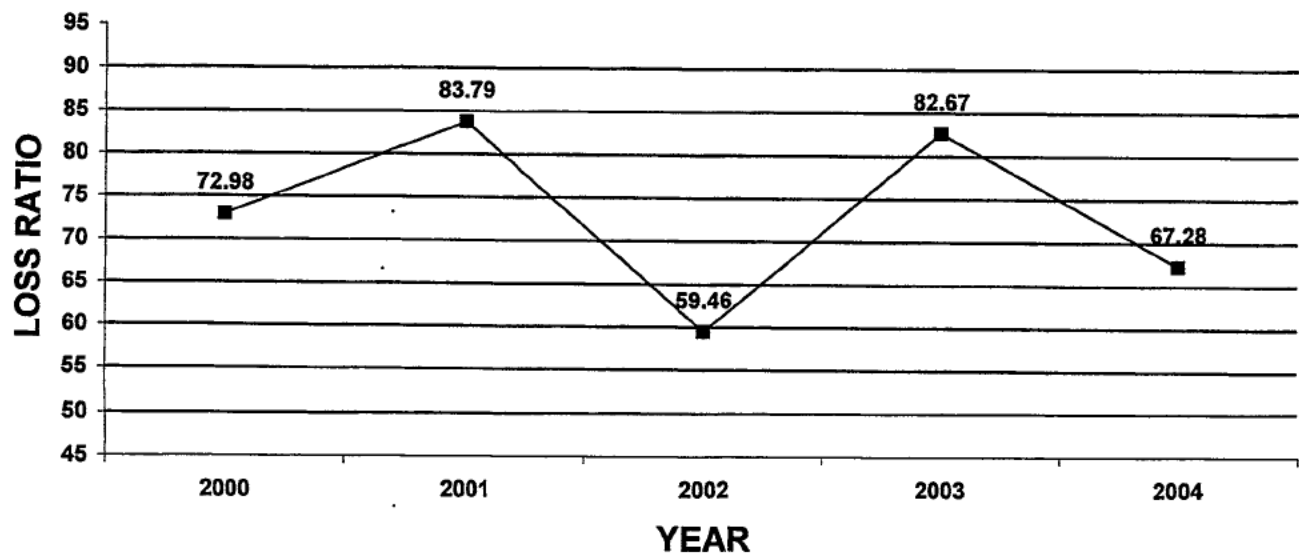
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FARM BUREAU TOWN & COUNTRY INS CO OF MO	24.43%	\$21,841,176	\$21,213,750	\$13,639,968	\$13,001,445	61.29%
2	AMERICAN FAMILY MUTUAL INS CO	22.35%	\$19,984,398	\$18,530,908	\$12,806,113	\$12,512,294	67.52%
3	SHELTER MUTUAL INSURANCE CO	15.77%	\$14,100,988	\$14,021,169	\$8,854,865	\$8,847,878	63.10%
4	STATE FARM FIRE AND CASUALTY COMPANY	11.00%	\$9,833,416	\$9,615,975	\$6,679,790	\$7,897,466	82.13%
5	ONEBEACON INSURANCE COMPANY	4.47%	\$3,997,329	\$4,034,775	\$913,977	\$1,355,951	33.61%
6	CAMERON MUTUAL INSURANCE COMPANY	4.17%	\$3,727,825	\$3,653,134	\$2,156,817	\$1,686,137	46.16%
7	NATIONWIDE MUTUAL INSURANCE COMPANY	4.16%	\$3,720,483	\$3,486,635	\$3,647,090	\$3,890,103	111.57%
8	COLUMBIA MUTUAL INSURANCE CO	2.44%	\$2,185,251	\$2,190,490	\$1,577,331	\$1,079,172	49.27%
9	FARMERS ALLIANCE MUTUAL INS CO	2.22%	\$1,984,599	\$1,879,698	\$1,115,514	\$1,101,616	58.61%
10	AMERICAN STATES INSURANCE COMPANY	1.81%	\$1,621,939	\$1,490,228	\$675,103	\$687,152	46.11%
11	INDEMNITY INSURANCE CO OF NORTH AMERICA	1.35%	\$1,209,618	\$1,164,522	\$591,107	\$1,138,418	97.76%
12	COLUMBIA NATIONAL INSURANCE COMPANY	1.16%	\$1,039,224	\$1,013,066	\$632,990	\$595,667	58.80%
13	NAU COUNTRY INSURANCE COMPANY	0.81%	\$724,601	\$1,251,406	\$140,584	\$276,110	22.06%
14	FIREMANS FUND INSURANCE COMPANY	0.71%	\$631,400	\$634,795	\$129,212	\$49,638	7.82%
15	EMCASCO INSURANCE COMPANY	0.65%	\$583,558	\$609,501	\$601,708	\$518,943	85.14%
16	AMERICAN RELIABLE INSURANCE COMPANY	0.42%	\$372,615	\$319,497	\$124,590	\$177,400	55.52%
17	ROCKFORD MUTUAL INSURANCE COMPANY	0.34%	\$306,894	\$302,114	\$26,588	\$26,588	8.80%
18	CHARTER OAK FIRE INSURANCE CO THE	0.25%	\$222,948	\$147,318	\$42,284	\$61,506	41.75%
19	MUTUALAID EXCHANGE	0.22%	\$195,860	\$175,519	\$76,685	\$86,305	49.17%
20	DIAMOND STATE INSURANCE COMPANY	0.22%	\$194,016	\$126,305	\$19,035	\$19,040	15.07%
21	TRAVELERS INDEMNITY COMPANY	0.17%	\$153,766	\$99,817	\$11,061	\$91,342	91.51%
22	AMERICAN BANKERS INS CO OF FLORIDA	0.14%	\$129,427	\$90,299	\$24,497	\$17,217	19.07%
23	PROPERTY & CASUALTY INS CO OF HARTFORD	0.12%	\$111,041	\$97,946	\$11,466	\$159,055	162.39%
24	GREAT AMERICAN INSURANCE COMPANY OF NEW YC	0.10%	\$86,583	\$114,654	\$0	-\$5,831	-5.09%
25	MARKEL INSURANCE COMPANY	0.08%	\$75,949	\$75,949	\$1,000	\$9,023	11.88%
26	TRAVELERS INDEMNITY CO OF AMERICA	0.08%	\$71,936	\$67,492	\$3,651	-\$124,960	-185.16%
27	GREAT AMERICAN INSURANCE COMPANY	0.07%	\$61,037	\$68,493	\$4,663	\$8,205	11.98%
28	NATIONAL SURETY CORPORATION	0.06%	\$57,152	\$62,754	\$221,649	\$98,040	156.23%
29	MERASTAR INSURANCE COMPANY	0.06%	\$53,188	\$51,245	\$217,804	\$226,396	441.79%
30	STARNET INSURANCE COMPANY	0.05%	\$47,036	\$17,809	\$0	\$9,475	53.20%
31	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.05%	\$41,951	\$34,542	\$0	\$4,637	13.42%
32	GREAT AMERICAN ASSURANCE COMPANY	0.04%	\$37,821	\$34,286	\$23,008	-\$3,263	-9.52%
33	GENERAL STAR NATIONAL INS CO	0.01%	\$11,605	\$92,853	\$10,644	\$109,644	118.08%
34	AMERICAN INSURANCE COMPANY THE	0.00%	\$3,565	\$4,037	\$0	-\$812	-20.11%
35	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$1	\$1	\$0	-\$5,122	-512200.00%
36	CLARENDON NATIONAL INS CO	0.00%	\$0	\$586,876	\$12,429	\$3,426,423	583.84%
37	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$485	N/A
38	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$41,859	N/A
39	HARTFORD CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$869	N/A
40	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$3,430	\$5,598	N/A
41	MILLERS FIRST INSURANCE COMANY	0.00%	\$0	\$0	\$0	\$21,909	N/A
42	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$41	N/A
43	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$7	N/A
44	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$4	N/A
45	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$33,272	-\$2,790	N/A
46	REGENT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$600	N/A
47	STATE FARM GENERAL INSURANCE CO	0.00%	\$0	\$0	-\$38	-\$38	N/A
48	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$0	\$0	\$0	-\$3	N/A
49	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
50	TWIN CITY FIRE INS CO	0.00%	\$0	\$0	\$0	\$432	N/A
51	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$188	N/A
52	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	-\$972	-\$972	\$29,612	-\$317,845	32700.10%
TOTAL		100.00%	\$89,419,224	\$87,358,886	\$55,059,499	\$58,778,323	67.28%

## MISSOURI FARMOWNERS MULTI-PERIL INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY COMPANY	24.54%	\$235,054,730	\$228,276,347	\$128,899,452	\$143,106,703	62.69%
2	AMERICAN FAMILY MUTUAL INS CO	21.96%	\$210,360,763	\$194,357,510	\$104,801,381	\$102,704,268	52.84%
3	SHELTER MUTUAL INSURANCE CO	6.77%	\$64,799,832	\$62,749,840	\$35,876,164	\$35,729,663	56.94%
4	SAFECO INSURANCE CO OF AMERICA	3.51%	\$33,658,601	\$33,948,305	\$17,150,545	\$15,279,328	45.01%
5	ALLSTATE INDEMNITY COMPANY	3.50%	\$33,503,324	\$29,390,985	\$12,175,443	\$13,323,843	45.33%
6	MID CENTURY INSURANCE COMPANY	3.37%	\$32,261,940	\$31,673,072	\$11,554,941	\$10,783,697	34.05%
7	FIRE INSURANCE EXCHANGE	3.06%	\$29,310,004	\$30,056,164	\$9,805,730	\$8,549,807	28.45%
8	ALLSTATE INSURANCE COMPANY	2.67%	\$25,577,782	\$26,639,329	\$11,435,163	\$11,320,283	42.49%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.32%	\$22,202,213	\$21,384,526	\$10,786,330	\$11,991,322	56.07%
10	LIBERTY MUTUAL FIRE INSURANCE CO	1.64%	\$15,690,456	\$12,717,362	\$6,523,184	\$7,777,998	61.16%
11	STANDARD FIRE INSURANCE COMPANY	1.57%	\$15,063,511	\$13,414,595	\$7,306,424	\$6,950,619	51.81%
12	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.40%	\$13,371,436	\$12,730,287	\$7,856,778	\$7,128,668	56.00%
13	AMCO INSURANCE COMPANY	1.36%	\$13,008,132	\$11,685,351	\$7,628,172	\$7,764,057	68.44%
14	ALLIED PROPERTY & CASUALTY INS CO	1.16%	\$11,142,590	\$10,632,552	\$5,511,146	\$5,544,628	52.15%
15	AUTO OWNERS INSURANCE COMPANY	1.16%	\$11,087,084	\$10,250,596	\$5,811,515	\$2,742,403	26.75%
16	CAMERON MUTUAL INSURANCE COMPANY	1.04%	\$9,983,302	\$9,570,128	\$6,800,805	\$6,779,498	70.84%
17	HARTFORD UNDERWRITERS INSURANCE CO	1.01%	\$9,712,094	\$9,700,948	\$5,822,059	\$5,014,259	51.69%
18	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.94%	\$8,990,162	\$8,302,066	\$4,506,236	\$4,901,685	59.04%
19	LITITZ MUTUAL INSURANCE COMPANY	0.83%	\$7,951,022	\$7,154,559	\$4,026,154	\$4,449,274	62.19%
20	MIDWESTERN INDEMNITY COMPANY THE	0.78%	\$7,508,860	\$7,244,124	\$5,339,623	\$6,450,127	89.04%
21	GREAT NORTHERN INSURANCE COMPANY	0.77%	\$7,380,219	\$7,187,482	\$17,315,524	\$19,022,206	264.66%
22	AMERICAN AUTOMOBILE INSURANCE CO	0.77%	\$7,354,833	\$6,529,914	\$17,077,157	\$17,578,125	269.19%
23	CINCINNATI INS CO THE	0.65%	\$6,266,350	\$6,021,367	\$7,935,698	\$7,950,914	132.04%
24	USAA CASUALTY INSURANCE COMPANY	0.62%	\$5,941,147	\$5,463,826	\$2,968,710	\$2,863,289	52.40%
25	FOREMOST INSURANCE CO	0.61%	\$5,852,066	\$5,501,222	\$2,274,108	\$2,710,371	49.27%
26	ECONOMY PREMIER ASSURANCE COMPANY	0.58%	\$5,592,903	\$5,910,322	\$3,807,967	\$4,378,598	74.08%
27	COUNTRY MUTUAL INSURANCE COMPANY	0.58%	\$5,591,119	\$4,746,342	\$1,595,847	\$1,198,368	25.25%
28	STATE AUTO PROPERTY & CASUALTY INS CO	0.55%	\$5,248,917	\$4,884,240	\$4,269,595	\$4,624,658	94.69%
29	FIDELITY NATIONAL INSURANCE COMPANY	0.50%	\$4,802,188	\$2,624,603	\$592,719	\$1,044,861	39.81%
30	PROPERTY & CASUALTY INS CO OF HARTFORD	0.49%	\$4,713,225	\$4,041,186	\$2,611,026	\$2,704,823	66.93%
31	METROPOLITAN PROPERTY & CASUALTY INS CO	0.41%	\$3,966,306	\$3,610,640	\$1,480,683	\$1,629,076	45.12%
32	AUTOMOBILE INS CO OF HARTFORD CT	0.40%	\$3,802,471	\$4,055,586	\$2,422,296	\$2,760,804	68.07%
33	FIREMANS FUND INSURANCE COMPANY	0.39%	\$3,749,884	\$3,741,375	\$5,449,476	\$4,638,428	123.98%
34	VIGILANT INSURANCE COMPANY	0.39%	\$3,705,576	\$3,599,117	\$5,701,457	\$5,834,422	162.11%
35	COLUMBIA NATIONAL INSURANCE COMPANY	0.33%	\$3,202,785	\$3,266,548	\$1,219,910	\$876,244	26.82%
36	PACIFIC INDEMNITY COMPANY	0.33%	\$3,197,082	\$3,247,757	\$5,745,074	\$6,128,692	188.71%
37	GLENS FALLS INSURANCE COMPANY THE	0.30%	\$2,877,701	\$4,432,683	\$3,001,726	\$2,827,753	63.79%
38	COLUMBIA MUTUAL INSURANCE CO	0.28%	\$2,701,855	\$2,890,050	\$2,152,557	\$1,909,998	66.09%
39	GUIDEONE MUTUAL INSURANCE COMPANY	0.25%	\$2,391,156	\$2,272,020	\$906,324	\$876,220	38.57%
40	HOMESITE INDEMNITY COMPANY	0.24%	\$2,316,725	\$1,628,451	\$986,934	\$942,742	57.89%
41	HARTFORD CASUALTY INS CO	0.23%	\$2,220,449	\$2,268,592	\$1,784,136	\$1,870,648	82.46%
42	CIVIC PROPERTY & CASUALTY CO	0.22%	\$2,136,560	\$2,317,624	\$2,272,666	\$2,135,064	92.12%
43	MILLERS FIRST INSURANCE COMANY	0.22%	\$2,116,805	\$1,994,168	\$1,519,952	\$1,440,979	72.26%
44	MILLERS CLASSIFIED INSURANCE COMPANY	0.20%	\$1,937,921	\$1,855,207	\$805,368	\$725,163	39.09%
45	FARMERS INSURANCE EXCHANGE	0.20%	\$1,887,478	\$2,251,058	\$563,433	\$446,169	19.82%
46	SENTRY INSURANCE A MUTUAL COMPANY	0.20%	\$1,875,497	\$1,640,196	\$685,443	\$721,474	43.99%
47	ALLIANCE INSURANCE COMPANY INC	0.20%	\$1,870,925	\$1,724,648	\$1,790,466	\$2,142,435	124.22%
48	FEDERAL INSURANCE COMPANY	0.19%	\$1,833,819	\$1,814,016	\$2,462,158	\$2,532,281	139.60%
49	ATLANTIC MUTUAL INSURANCE COMPANY	0.18%	\$1,733,135	\$2,209,173	\$4,409,608	\$4,798,312	217.20%
50	NATIONAL CASUALTY COMPANY	0.17%	\$1,651,149	\$1,790,187	\$490,298	\$421,651	23.55%
51	WEST AMERICAN INSURANCE COMPANY	0.17%	\$1,598,911	\$1,678,664	\$1,447,622	\$1,717,313	102.30%
52	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.16%	\$1,576,088	\$278,516	\$938	\$4,837	1.74%
53	OWNERS INSURANCE COMPANY	0.15%	\$1,482,923	\$1,219,256	\$502,430	\$273,054	22.40%
54	DEPOSITORS INSURANCE COMPANY	0.15%	\$1,417,657	\$1,339,003	\$536,187	\$651,706	48.67%
55	SECURA SUPREME INSURANCE COMPANY	0.15%	\$1,400,724	\$1,231,228	\$1,077,522	\$1,128,550	91.66%
56	ENCOMPASS INDEMNITY COMPANY	0.14%	\$1,359,947	\$305,963	\$30,643	\$59,721	19.52%
57	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.14%	\$1,323,563	\$1,535,520	\$1,187,416	\$1,192,479	77.66%
58	AMERICAN INTERNATIONAL INS CO	0.14%	\$1,299,283	\$1,197,630	\$1,566,082	\$1,803,593	150.60%
59	SECURA INSURANCE A MUTUAL COMPANY	0.13%	\$1,260,127	\$1,407,115	\$1,034,919	\$1,009,634	71.75%
60	FARMERS ALLIANCE MUTUAL INS CO	0.13%	\$1,220,525	\$1,031,907	\$711,358	\$824,459	79.90%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	UNION INSURANCE CO OF PROVIDENCE	0.12%	\$1,182,438	\$1,248,136	\$1,038,672	\$819,445	65.65%
62	ARMED FORCES INSURANCE EXCHANGE	0.12%	\$1,125,273	\$915,253	\$658,496	\$672,714	73.50%
63	GENERAL CASUALTY CO OF WISCONSIN	0.10%	\$990,135	\$1,532,507	\$1,402,574	\$1,060,849	69.22%
64	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.10%	\$977,756	\$950,521	\$432,938	\$462,402	48.65%
65	AMICA MUTUAL INSURANCE COMPANY	0.10%	\$972,868	\$802,471	\$646,475	\$983,982	122.62%
66	AMERICAN BANKERS INS CO OF FLORIDA	0.09%	\$886,590	\$1,124,307	\$141,708	\$89,287	7.94%
67	AMEX ASSURANCE COMPANY	0.09%	\$859,151	\$710,881	\$278,539	\$257,688	36.25%
68	ASSOCIATED INDEMNITY CORPORATION	0.09%	\$846,860	\$898,256	\$682,343	\$676,665	75.33%
69	AMERICAN FAMILY HOME INSURANCE COMPANY	0.09%	\$835,967	\$843,807	\$695,464	\$866,170	102.65%
70	TRAVELERS INDEMNITY CO OF AMERICA	0.08%	\$773,395	\$764,742	\$353,132	\$199,404	26.07%
71	TEACHERS INSURANCE COMPANY	0.08%	\$750,945	\$709,399	\$178,002	\$175,084	24.68%
72	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.08%	\$750,059	\$694,368	\$565,477	\$416,309	59.96%
73	AMERICAN INSURANCE COMPANY THE	0.08%	\$742,800	\$1,070,547	\$1,028,911	\$1,158,400	108.21%
74	UNITED FIRE AND CASUALTY COMPANY	0.08%	\$721,201	\$714,087	\$434,531	\$263,419	36.89%
75	BALBOA INSURANCE COMPANY	0.07%	\$693,085	\$758,174	\$321,187	\$235,177	31.02%
76	AMERICAN FIRE & CASUALTY COMPANY	0.07%	\$680,426	\$590,659	\$574,636	\$651,373	110.28%
77	ALLSTATE PROPERTY & CASUALTY INS CO	0.07%	\$677,282	\$29,118	\$3,289	\$3,289	11.30%
78	FEDERATED MUTUAL INSURANCE COMPANY	0.06%	\$613,841	\$592,791	\$265,806	\$340,236	57.40%
79	ELECTRIC INSURANCE COMPANY	0.06%	\$584,144	\$424,560	\$199,184	\$399,234	94.03%
80	SECURITY NATIONAL INSURANCE COMPANY	0.05%	\$525,432	\$558,346	\$431,916	\$372,842	66.78%
81	KEMPER INDEPENDENCE INSURANCE COMPANY	0.05%	\$504,146	\$451,819	\$271,746	\$390,796	86.49%
82	TWIN CITY FIRE INS CO	0.05%	\$495,503	\$510,151	\$362,698	\$269,446	52.82%
83	SENTINEL INSURANCE COMPANY LTD	0.05%	\$457,480	\$149,087	\$6,595	\$7,108	4.77%
84	CENTENNIAL INSURANCE COMPANY	0.05%	\$445,332	\$133,301	\$242,159	\$261,338	196.05%
85	GUIDEONE AMERICA INSURANCE COMPANY	0.05%	\$442,963	\$479,414	\$170,280	\$331,046	69.05%
86	NATIONAL LLOYDS INSURANCE COMPANY	0.04%	\$382,499	\$392,504	\$165,278	\$169,003	43.06%
87	AMERICAN NATIONAL GENERAL INS CO	0.04%	\$379,872	\$407,242	\$231,303	\$99,748	24.49%
88	PHARMACISTS MUTUAL INSURANCE COMPANY	0.04%	\$354,372	\$338,261	\$404,583	\$444,630	131.45%
89	HORACE MANN INSURANCE COMPANY	0.04%	\$335,923	\$339,039	\$339,344	\$289,419	85.36%
90	OHIO CASUALTY INSURANCE COMPANY	0.03%	\$330,084	\$396,330	\$714,182	\$201,603	50.87%
91	AMERICAN RELIABLE INSURANCE COMPANY	0.03%	\$275,409	\$237,031	\$169,906	\$177,168	74.74%
92	ACUITY A MUTUAL INSURANCE COMPANY	0.03%	\$268,700	\$55,305	\$0	\$1,500	2.71%
93	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.03%	\$257,971	\$2,507,921	\$1,130,982	\$805,276	32.11%
94	EMPLOYERS MUTUAL CASUALTY COMPANY	0.03%	\$248,773	\$257,539	\$154,647	\$103,622	40.24%
95	CENTRE INSURANCE COMPANY	0.02%	\$235,121	\$421,427	\$224,409	\$151,303	35.90%
96	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.02%	\$218,868	\$285,146	\$221,482	\$60,107	21.08%
97	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$172,185	\$179,979	\$11,141	\$114,481	63.61%
98	MASSACHUSETTS BAY INS CO	0.02%	\$169,960	\$172,443	\$84,716	\$83,093	48.19%
99	EMPIRE FIRE AND MARINE INSURANCE CO	0.02%	\$160,099	\$52,665	\$0	\$20,402	38.74%
100	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$146,980	\$149,994	\$165,511	\$158,734	105.83%
101	BROTHERHOOD MUTUAL INSURANCE CO	0.02%	\$146,500	\$149,233	\$126,021	\$204,751	137.20%
102	CHURCH MUTUAL INSURANCE COMPANY	0.01%	\$139,363	\$133,978	\$207,748	\$245,489	183.23%
103	HARTFORD FIRE INSURANCE COMPANY	0.01%	\$138,247	\$161,776	\$61,767	\$101,768	62.91%
104	HANOVER INSURANCE COMPANY THE	0.01%	\$116,595	\$136,717	\$151,403	\$245,779	179.77%
105	MUTUALAID EXCHANGE	0.01%	\$110,952	\$100,268	\$33,224	\$45,710	45.59%
106	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$105,280	\$106,362	\$33,401	\$33,300	31.31%
107	AMERICAN SECURITY INSURANCE COMPANY	0.01%	\$87,703	\$84,156	\$26,559	\$26,992	32.07%
108	EXACT PROPERTY & CASUALTY	0.01%	\$79,645	\$98,174	\$30,832	\$14,652	14.92%
109	AEGIS SECURITY INSURANCE COMPANY	0.01%	\$70,490	\$71,114	\$14,656	\$18,156	25.53%
110	AIG CENTENNIAL INSURANCE COMPANY	0.01%	\$52,182	\$76,340	\$20,172	\$19,057	24.96%
111	ROCKFORD MUTUAL INSURANCE COMPANY	0.01%	\$51,695	\$30,187	\$7,665	\$9,665	32.02%
112	FIDELITY AND DEPOSIT CO MARYLAND	0.01%	\$48,780	\$48,780	\$16,843	\$32,700	67.04%
113	STANDARD GUARANTY INSURANCE COMPANY	0.00%	\$46,909	\$45,224	\$231,796	\$223,311	493.79%
114	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$37,667	\$36,612	\$3,814	\$32,308	-88.24%
115	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$30,134	\$27,979	\$11,834	\$13,838	49.46%
116	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$16,970	\$108,450	\$25,302	-\$170,472	-157.19%
117	AMERICAN MODERN HOME INSURANCE CO	0.00%	\$13,791	\$20,158	\$11,223	-\$49,941	-247.75%
118	AFFILIATED FM INSURANCE COMPANY	0.00%	\$13,046	\$11,694	\$0	\$0	0.00%
119	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$8,056	\$6,983	\$6,259	\$6,259	89.63%



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

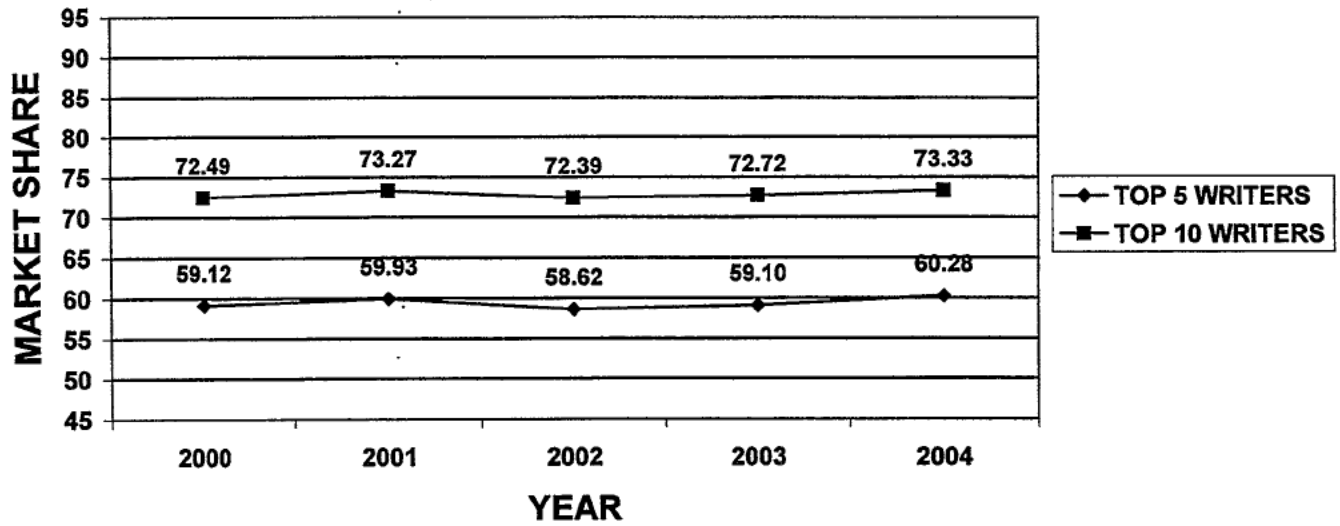
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$4,139	\$17,036	\$6,796	-\$75,271	-441.83%
121	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$1,328	\$1,328	\$0	\$0	0.00%
122	NATIONAL SURETY CORPORATION	0.00%	\$1,018	\$1,749	\$0	\$66	3.77%
123	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$901	\$4,895	\$12	-\$15,138	-309.25%
124	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$729	\$738	\$0	-\$1,005	-136.18%
125	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$465	\$465	\$0	-\$374	-80.43%
126	COUNTRY PREFERRED INSURANCE COMPANY	0.00%	\$80	\$102	\$0	-\$22	-21.57%
127	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$903	\$0	-\$272	-30.12%
128	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$15,000	-\$1,826	N/A
129	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$25,057	N/A
130	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$31,303	\$29,817	N/A
131	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$604	N/A
132	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$1,426	N/A
133	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4,939	N/A
134	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$0	-\$582	-\$28,624	N/A
135	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$50,000	N/A
136	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	-\$333	\$0	\$1,794	-538.74%
137	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,067	N/A
138	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10,683	N/A
139	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	-\$4,160	N/A
140	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$1,070	N/A
141	COUNTRY CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$3	N/A
142	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$8,599	\$49,187	N/A
143	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$15,779	\$166,636	N/A
144	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5	N/A
145	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$449	-\$20,952	N/A
146	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	\$4	N/A
147	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$13,209	N/A
148	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	-\$287	N/A
149	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$76,873	\$7,828	N/A
150	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$106,746	-\$64,435	N/A
151	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	-\$1,694	-\$68,677	N/A
152	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$380,000	N/A
153	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$72	-\$6,559	N/A
154	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$158	\$0	-\$130	-82.28%
155	INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$0	\$1	N/A
156	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$5,237	N/A
157	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,231	N/A
158	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$0	\$0	\$0	\$156,913	N/A
159	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10,050	N/A
160	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$442	N/A
161	MENDOTA INSURANCE COMPANY	0.00%	\$0	\$0	\$40,000	-\$4,719	N/A
162	NATIONAL GENERAL INS CO	0.00%	\$0	\$0	\$1,864	\$1,864	N/A
163	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$300	N/A
164	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	-\$100	-\$3,995	N/A
165	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	\$1	N/A
166	NORTHLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,640	N/A
167	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$590	N/A
168	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	-\$619	-\$125,607	N/A
169	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$459	N/A
170	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$855	-\$1,959	N/A
171	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$14	N/A
172	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$10	N/A
173	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$9,107	\$126,106	N/A
174	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$0	\$0	\$3,000	-\$6,423	N/A
175	STATE FARM GENERAL INSURANCE CO	0.00%	\$0	\$0	-\$353	-\$11,220	N/A
176	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$56	N/A
177	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.00%	\$0	\$0	\$0	\$214	N/A
178	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$331	N/A

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

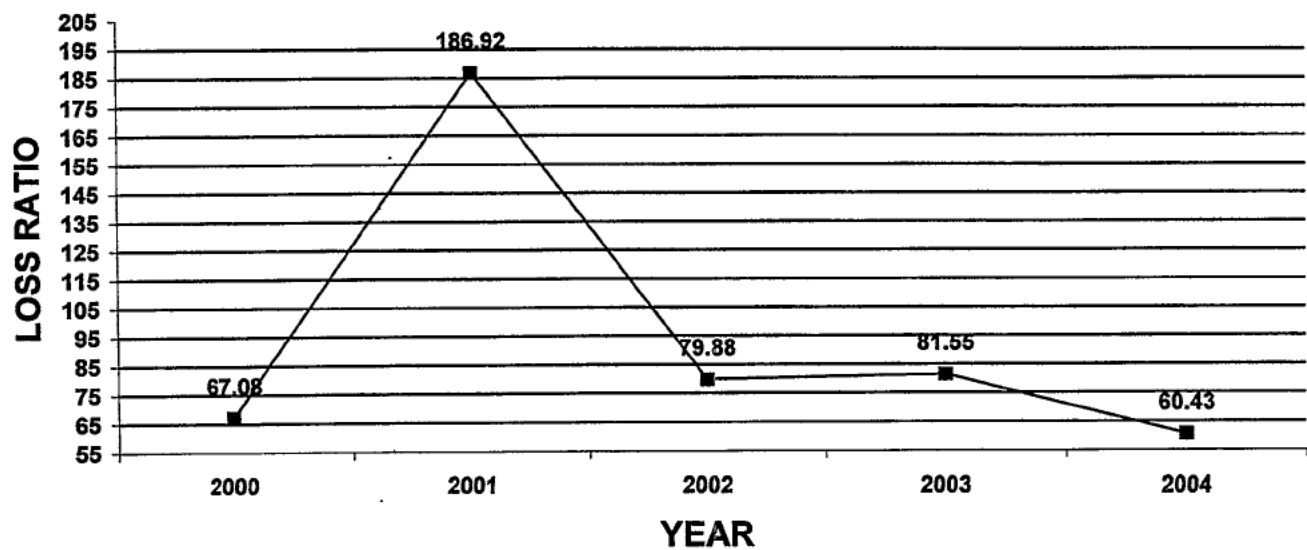
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	-\$2,906	-\$324	N/A
180	TRAVELERS PROPERTY CASUALTY COMPANY OF AMEI	0.00%	\$0	\$0	-\$4,211	-\$3,508	N/A
181	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	\$0	\$0	\$0	\$0	N/A
182	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$392	-\$292	N/A
183	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	\$8,979	N/A
184	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$364	N/A
185	UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.00%	\$0	\$131,000	\$140,345	\$166,303	126.95%
186	VALIANT INS CO	0.00%	\$0	\$0	\$0	\$3,065	N/A
187	VESTA FIRE INSURANCE CORP	0.00%	\$0	\$0	\$0	\$28,623	N/A
188	HORACE MANN PROPERTY & CASUALTY INSURANCE C	0.00%	-\$105	-\$105	\$0	\$0	0.00%
189	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$273	-\$273	\$92,426	-\$32,277	11823.08%
190	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	-\$287	-\$287	\$116,191	\$34,449	-12003.14%
191	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$1,107	-\$1,107	\$28,668	\$32,922	-2973.98%
192	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	-\$1,894	\$10,785	\$278,755	-\$314,861	-2919.43%
193	OMAHA PROPERTY AND CASUALTY INS CO	0.00%	-\$34,072	\$1,124,727	\$1,069,147	\$737,226	65.55%
TOTAL		100.00%	\$957,852,647	\$915,218,541	\$542,464,859	\$553,032,164	60.43%

## MISSOURI HOME OWNERS MULTI-PERIL INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

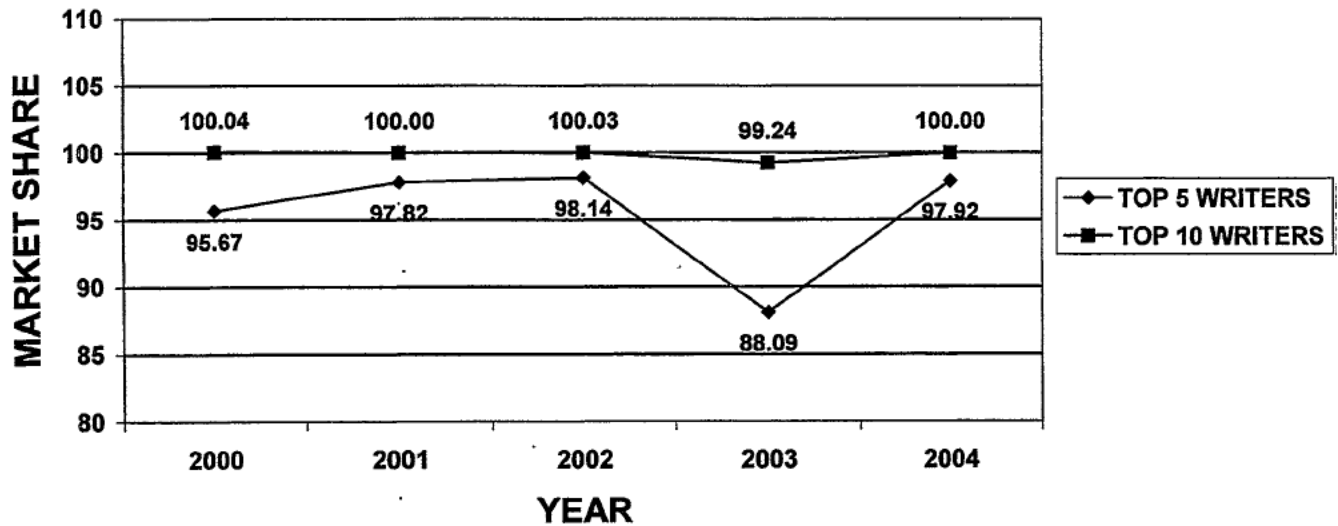


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DWELLING OWNERS MULTI-PERIL (ACV)**

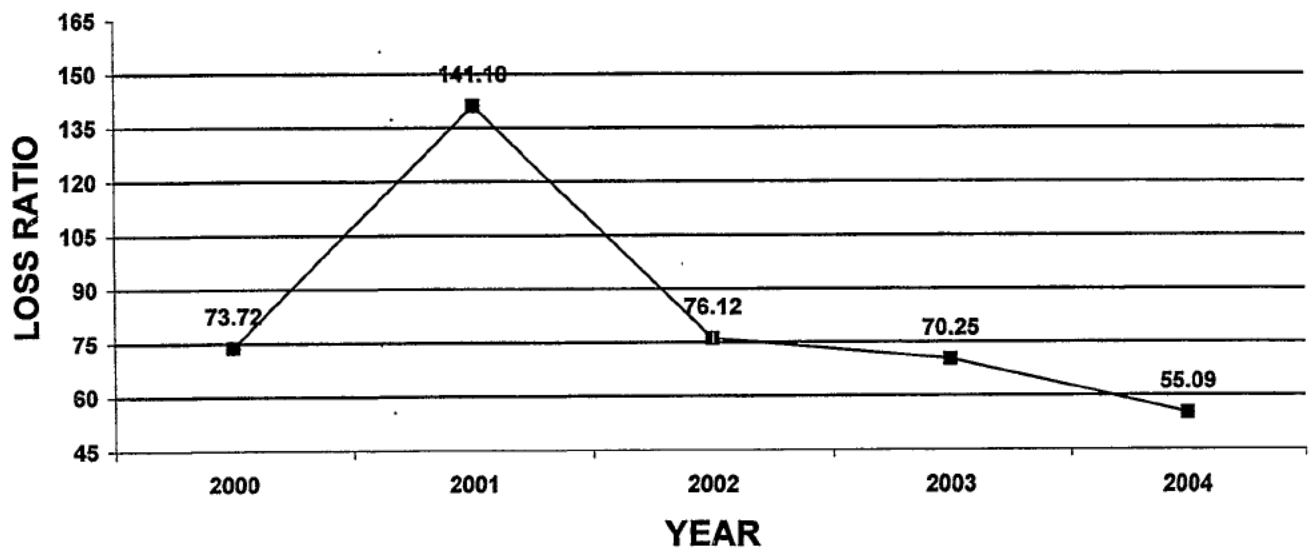
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AUTO CLUB FAMILY INSURANCE COMPANY	32.47%	\$24,318,986	\$21,395,258	\$10,529,658	\$10,542,071	49.27%
2	AMERICAN FAMILY MUTUAL INS CO	31.46%	\$23,566,883	\$22,879,102	\$14,742,163	\$15,249,616	66.65%
3	STATE FARM FIRE AND CASUALTY COMPANY	23.41%	\$17,536,453	\$16,487,865	\$7,177,962	\$7,818,345	47.42%
4	FARM BUREAU TOWN & COUNTRY INS CO OF MO	7.61%	\$5,700,977	\$5,393,680	\$2,408,786	\$2,507,160	46.48%
5	METROPOLITAN GROUP PROP & CAS INS CO	2.96%	\$2,219,321	\$2,131,389	\$1,354,448	\$1,631,810	76.56%
6	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.04%	\$782,045	\$766,565	\$239,386	\$241,019	31.44%
7	USAA CASUALTY INSURANCE COMPANY	0.78%	\$581,799	\$571,711	\$248,211	\$250,182	43.76%
8	SECURA SUPREME INSURANCE COMPANY	0.14%	\$102,299	\$89,920	\$119,725	\$125,394	139.45%
9	SECURA INSURANCE A MUTUAL COMPANY	0.12%	\$91,976	\$102,705	\$57,106	\$55,711	54.24%
10	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$20,164	N/A
11	STATE FARM GENERAL INSURANCE CO	0.00%	\$0	\$0	\$62,197	\$59,223	N/A
	TOTAL	100.00%	\$74,900,739	\$69,818,195	\$36,939,642	\$38,460,357	55.09%

## MISSOURI DWELLING OWNERS MULTI-PERIL INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	9.34%	\$56,439,782	\$55,091,988	\$18,689,821	\$20,075,453	36.44%
2	STATE FARM FIRE AND CASUALTY COMPANY	4.96%	\$29,995,213	\$28,874,312	\$10,224,498	\$10,677,337	36.98%
3	CINCINNATI INS CO THE	4.87%	\$29,408,901	\$28,159,929	\$24,786,079	\$26,990,502	95.85%
4	AMCO INSURANCE COMPANY	3.36%	\$20,295,669	\$19,013,164	\$6,065,185	\$8,916,510	46.90%
5	TRAVELERS PROPERTY CASUALTY COMPANY OF AMEI	3.02%	\$18,251,322	\$17,004,937	\$2,071,684	\$3,990,158	23.46%
6	CONTINENTAL WESTERN INSURANCE CO	2.87%	\$17,315,500	\$15,851,360	\$5,346,698	\$9,821,914	61.96%
7	PHILADELPHIA INDEMNITY INSURANCE CO	2.85%	\$17,205,754	\$14,752,622	\$2,491,364	\$4,422,173	29.98%
8	HARTFORD FIRE INSURANCE COMPANY	2.78%	\$16,793,601	\$16,387,342	\$6,856,806	\$8,376,324	51.11%
9	SAVERS PROPERTY & CASUALTY INS CO	2.77%	\$16,720,297	\$16,311,623	\$5,823,138	\$9,972,837	61.14%
10	FEDERAL INSURANCE COMPANY	2.60%	\$15,707,867	\$17,804,925	\$6,464,219	\$6,414,764	36.03%
11	CHURCH MUTUAL INSURANCE COMPANY	2.25%	\$13,581,532	\$12,376,725	\$6,421,490	\$5,923,879	47.86%
12	HARTFORD CASUALTY INS CO	2.18%	\$13,173,677	\$11,819,812	\$3,446,372	\$3,123,127	26.42%
13	COLUMBIA MUTUAL INSURANCE CO	1.64%	\$9,898,420	\$9,737,710	\$3,169,801	\$3,514,703	36.09%
14	OWNERS INSURANCE COMPANY	1.60%	\$9,653,490	\$9,094,750	\$5,691,372	\$5,238,590	57.60%
15	SHELTER MUTUAL INSURANCE CO	1.50%	\$9,041,030	\$9,068,924	\$4,254,485	\$4,935,660	54.42%
16	MIDWESTERN INDEMNITY COMPANY THE	1.36%	\$8,248,099	\$7,615,938	\$1,639,202	\$2,834,780	37.22%
17	HAWKEYE SECURITY INSURANCE COMPANY	1.24%	\$7,482,884	\$6,164,411	\$1,129,710	\$1,122,387	18.21%
18	ALLSTATE INSURANCE COMPANY	1.22%	\$7,388,639	\$6,671,449	\$3,175,269	\$4,227,059	63.36%
19	AMERICAN ECONOMY INSURANCE COMPANY	1.21%	\$7,338,251	\$8,120,671	\$3,953,643	\$4,844,921	59.66%
20	AMERISURE MUTUAL INSURANCE COMPANY	1.21%	\$7,296,767	\$7,183,950	\$1,760,155	\$5,104,608	71.06%
21	AMERICAN STATES INSURANCE COMPANY	1.19%	\$7,214,664	\$7,808,566	\$3,284,010	\$1,262,776	16.17%
22	GREAT NORTHERN INSURANCE COMPANY	1.15%	\$6,950,235	\$6,528,770	\$1,467,163	\$1,652,674	25.31%
23	ARGONAUT GREAT CENTRAL INSURANCE CO	1.07%	\$6,485,665	\$6,040,845	\$3,575,825	\$2,021,461	33.46%
24	PEERLESS INSURANCE COMPANY	1.06%	\$6,400,198	\$7,465,302	\$2,279,606	\$3,544,294	47.48%
25	TRUCK INSURANCE EXCHANGE	1.05%	\$6,363,024	\$6,393,613	\$3,433,080	\$2,613,804	40.88%
26	SECURA INSURANCE A MUTUAL COMPANY	1.04%	\$6,302,915	\$5,634,106	\$2,207,011	\$2,067,911	36.70%
27	COLUMBIA NATIONAL INSURANCE COMPANY	1.02%	\$6,170,038	\$6,046,966	\$2,742,475	\$3,274,940	54.16%
28	AMERISURE INSURANCE COMPANY	0.99%	\$5,974,585	\$5,884,768	\$2,757,839	\$2,674,423	45.45%
29	CAMERON MUTUAL INSURANCE COMPANY	0.93%	\$5,641,428	\$5,353,289	\$2,013,067	\$2,861,171	53.45%
30	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.91%	\$5,507,473	\$4,982,425	\$1,967,290	\$2,303,349	46.23%
31	GENERAL CASUALTY CO OF WISCONSIN	0.90%	\$5,430,722	\$5,228,921	\$1,522,185	\$2,621,033	50.13%
32	FARMERS INSURANCE EXCHANGE	0.88%	\$5,334,792	\$5,489,444	\$2,054,230	\$2,519,091	45.89%
33	AUTO OWNERS INSURANCE COMPANY	0.88%	\$5,304,530	\$4,918,265	\$979,294	\$2,077,119	42.23%
34	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.86%	\$5,209,859	\$5,431,411	\$1,631,531	\$3,455,833	63.63%
35	WEST AMERICAN INSURANCE COMPANY	0.85%	\$5,165,762	\$5,295,655	\$2,569,395	\$2,896,551	54.70%
36	BROTHERHOOD MUTUAL INSURANCE CO	0.84%	\$5,058,464	\$4,889,297	\$2,498,223	\$2,144,641	43.86%
37	BITUMINOUS CASUALTY CORPORATION	0.74%	\$4,479,558	\$4,404,826	\$792,780	\$986,232	22.39%
38	UNITED FIRE AND CASUALTY COMPANY	0.74%	\$4,473,161	\$4,701,930	\$1,265,162	\$1,023,971	21.78%
39	MARYLAND CASUALTY COMPANY	0.74%	\$4,456,334	\$4,916,375	\$1,686,570	\$3,874,871	78.82%
40	TRAVELERS INDEMNITY COMPANY	0.72%	\$4,349,416	\$4,260,134	\$1,141,563	\$2,287,692	53.70%
41	MICHIGAN MILLERS MUTUAL INS CO	0.70%	\$4,218,408	\$3,979,835	\$3,048,796	\$3,688,696	92.88%
42	FEDERATED MUTUAL INSURANCE COMPANY	0.69%	\$4,164,220	\$4,527,606	\$1,742,866	\$1,281,200	28.30%
43	GRINNELL MUTUAL REINSURANCE COMPANY	0.64%	\$3,865,563	\$3,768,610	\$1,395,156	\$2,542,271	67.46%
44	CHARTER OAK FIRE INSURANCE CO THE	0.59%	\$3,571,061	\$3,680,634	\$1,847,564	\$2,459,979	66.84%
45	CONTINENTAL CASUALTY COMPANY	0.58%	\$3,492,908	\$3,571,948	\$1,518,959	\$1,385,014	38.77%
46	FIRE INSURANCE EXCHANGE	0.57%	\$3,433,118	\$2,995,590	\$851,182	\$1,112,941	37.15%
47	MID CENTURY INSURANCE COMPANY	0.56%	\$3,409,025	\$3,227,325	\$1,793,190	\$1,761,614	54.58%
48	ASSURANCE COMPANY OF AMERICA	0.56%	\$3,400,630	\$3,519,495	\$1,820,618	\$3,584,673	101.85%
49	TRAVELERS INDEMNITY CO OF AMERICA	0.56%	\$3,388,535	\$3,250,598	\$998,771	\$95,188	2.93%
50	AMERICAN CASUALTY CO OF READING PA	0.54%	\$3,283,673	\$4,154,561	\$454,207	\$76,044	1.83%
51	NATIONAL SURETY CORPORATION	0.54%	\$3,276,972	\$2,596,950	\$1,184,961	\$681,792	26.25%
52	AMERICAN INSURANCE COMPANY THE	0.54%	\$3,245,064	\$3,405,661	\$1,363,418	\$1,136,105	33.36%
53	ZURICH AMERICAN INSURANCE COMPANY	0.54%	\$3,244,823	\$3,202,881	\$1,836,853	\$2,604,233	81.31%
54	NATIONWIDE MUTUAL INSURANCE COMPANY	0.53%	\$3,205,311	\$3,356,049	\$1,006,829	\$1,521,420	45.33%
55	ATLANTIC SPECIALTY INSURANCE COMPANY	0.51%	\$3,100,693	\$1,436,846	\$233,180	\$1,195,627	83.21%
56	AMERICAN ALTERNATIVE INS CORP	0.49%	\$2,952,568	\$2,817,631	\$1,571,715	\$514,096	18.25%
57	GUIDEONE ELITE INSURANCE COMPANY	0.48%	\$2,882,755	\$2,485,766	\$1,164,130	\$2,058,722	82.82%
58	CAPITOL INDEMNITY CORPORATION	0.47%	\$2,850,013	\$2,920,199	\$2,025,260	\$2,967,138	101.61%
59	FIREMANS FUND INSURANCE COMPANY	0.46%	\$2,794,160	\$2,721,546	\$1,843,558	\$3,075,411	113.00%
60	STATE AUTO PROPERTY & CASUALTY INS CO	0.45%	\$2,689,480	\$2,540,546	\$2,097,734	\$2,342,250	92.19%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	ST PAUL FIRE & MARINE INSURANCE CO	0.44%	\$2,644,328	\$3,034,951	\$311,985	\$320,290	10.55%
62	TRANSPORTATION INSURANCE COMPANY	0.44%	\$2,636,626	\$2,913,931	\$5,201,162	\$3,663,211	125.71%
63	GUIDEONE MUTUAL INSURANCE COMPANY	0.43%	\$2,604,005	\$2,587,988	\$1,208,563	\$518,670	20.04%
64	OHIO CASUALTY INSURANCE COMPANY	0.43%	\$2,596,156	\$2,640,475	\$897,417	\$834,293	31.60%
65	ACE AMERICAN INSURANCE COMPANY	0.41%	\$2,482,973	\$2,139,932	\$107,328	\$489,606	22.88%
66	NATIONWIDE AGRIBUSINESS INS CO	0.37%	\$2,208,933	\$1,916,797	\$249,319	\$208,121	10.86%
67	INDIANA LUMBERMENS MUTUAL INS CO	0.36%	\$2,182,679	\$2,201,640	\$1,778,400	\$1,512,612	68.70%
68	TRANSCONTINENTAL INSURANCE COMPANY	0.36%	\$2,169,806	\$2,209,840	\$793,778	\$567,549	25.68%
69	VIGILANT INSURANCE COMPANY	0.35%	\$2,141,418	\$2,085,276	\$423,893	\$649,478	31.15%
70	FIDELITY AND DEPOSIT CO MARYLAND	0.35%	\$2,135,877	\$2,038,130	\$559,215	\$1,206,808	59.21%
71	LIBERTY MUTUAL FIRE INSURANCE CO	0.34%	\$2,079,302	\$2,394,162	-\$1,816,436	-\$5,139,323	-214.66%
72	REGENT INSURANCE COMPANY	0.34%	\$2,065,176	\$2,053,739	\$228,284	\$1,061,182	51.67%
73	PHARMACISTS MUTUAL INSURANCE COMPANY	0.34%	\$2,064,952	\$1,987,789	\$439,757	\$521,230	26.22%
74	TWIN CITY FIRE INS CO	0.30%	\$1,815,553	\$1,940,151	\$586,169	\$995,535	51.31%
75	HARTFORD STEAM BOILER INSPECTION & INS	0.30%	\$1,800,738	\$2,489,759	\$218,880	-\$250,301	-10.05%
76	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.30%	\$1,797,777	\$2,016,985	\$993,794	\$1,899,520	94.18%
77	VALLEY FORGE INSURANCE COMPANY	0.30%	\$1,796,405	\$1,613,648	\$664,115	\$516,240	31.99%
78	FARMLAND MUTUAL INSURANCE COMPANY	0.28%	\$1,689,198	\$1,559,975	\$177,495	\$936,303	60.02%
79	GRANITE STATE INSURANCE COMPANY	0.28%	\$1,670,781	\$1,705,665	\$175,749	\$1,541,309	90.36%
80	UNITED STATES FIDELITY & GUARANTY CO	0.27%	\$1,633,088	\$1,711,677	\$1,230,588	\$391,010	22.84%
81	GREAT AMERICAN ASSURANCE COMPANY	0.25%	\$1,539,914	\$1,345,315	\$145,121	\$225,925	16.79%
82	NATIONAL FIRE INS CO OF HARTFORD	0.25%	\$1,535,839	\$1,730,381	\$216,600	\$1,065,311	61.57%
83	AMERICAN ZURICH INSURANCE COMPANY	0.25%	\$1,518,237	\$1,540,556	\$876,778	\$1,576,128	102.31%
84	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.25%	\$1,496,967	\$1,295,816	\$1,260,402	\$962,921	74.31%
85	GULF INSURANCE COMPANY	0.23%	\$1,404,666	\$1,314,285	\$1,054,687	\$700,596	53.31%
86	GENERAL INSURANCE CO OF AMERICA	0.23%	\$1,367,120	\$731,862	\$86,019	\$124,753	17.05%
87	AMERICAN AUTOMOBILE INSURANCE CO	0.21%	\$1,285,676	\$1,267,908	\$119,394	\$1,576,144	124.31%
88	ST PAUL MERCURY INSURANCE COMPANY	0.19%	\$1,156,140	\$1,400,059	\$335,347	\$695,689	49.69%
89	NORTHERN INSURANCE CO OF NEW YORK	0.19%	\$1,152,191	\$1,366,003	\$478,543	\$810,775	59.35%
90	GENERAL FIRE & CASUALTY COMPANY	0.19%	\$1,146,172	\$1,199,036	\$947,938	\$1,620,672	135.16%
91	FAIRMONT SPECIALTY INSURANCE COMPANY	0.18%	\$1,083,874	\$1,054,862	\$121,830	\$949,073	89.97%
92	FARMERS ALLIANCE MUTUAL INS CO	0.18%	\$1,071,871	\$1,055,016	\$308,043	\$316,808	30.03%
93	QBE INSURANCE CORPORATION	0.18%	\$1,062,847	\$1,330,883	\$469,240	\$558,765	41.98%
94	ATLANTIC MUTUAL INSURANCE COMPANY	0.17%	\$1,037,137	\$3,003,653	\$1,173,755	-\$525,172	-17.48%
95	ST PAUL GUARDIAN INSURANCE COMPANY	0.17%	\$1,034,505	\$932,939	\$152,155	\$597,975	64.10%
96	ACUITY A MUTUAL INSURANCE COMPANY	0.17%	\$1,024,723	\$334,890	\$27,792	\$59,289	17.70%
97	ADDISON INSURANCE COMPANY	0.17%	\$1,014,130	\$386,607	\$4,481	\$191,075	49.42%
98	EMPLOYERS MUTUAL CASUALTY COMPANY	0.17%	\$1,010,273	\$1,082,909	\$629,527	\$582,761	53.81%
99	OAK RIVER INSURANCE COMPANY	0.17%	\$1,000,357	\$1,129,868	\$581,924	\$1,973,694	174.68%
100	LIBERTY INSURANCE UNDERWRITERS INC.	0.17%	\$997,223	\$865,617	\$580,858	\$455,589	52.63%
101	GREAT AMERICAN INSURANCE COMPANY OF NEW YOR	0.16%	\$968,287	\$933,843	\$150,386	\$63,993	6.85%
102	HANOVER INSURANCE COMPANY THE	0.16%	\$943,682	\$1,080,467	\$557,871	\$667,717	61.80%
103	T H E INSURANCE COMPANY	0.15%	\$907,024	\$988,125	\$1,405,327	\$1,674,243	169.44%
104	WESTPORT INSURANCE CORPORATION	0.15%	\$893,850	\$1,184,951	\$4,054,580	\$1,515,101	127.86%
105	AMERICAN FIRE & CASUALTY COMPANY	0.15%	\$885,933	\$550,249	\$236,829	\$552,131	100.34%
106	CUMIS INSURANCE SOCIETY INC	0.15%	\$884,778	\$852,787	\$203,783	\$74,134	8.69%
107	NEW HAMPSHIRE INSURANCE COMPANY	0.14%	\$824,359	\$839,612	\$160,271	-\$248,772	-29.63%
108	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.13%	\$808,620	\$783,505	\$315,217	\$532,473	67.96%
109	FLORISTS MUTUAL INSURANCE COMPANY	0.12%	\$735,268	\$699,704	\$115,003	\$99,838	14.27%
110	LITITZ MUTUAL INSURANCE COMPANY	0.12%	\$702,142	\$673,219	\$449,381	\$471,600	70.05%
111	TRI STATE INSURANCE CO OF MINNESOTA	0.11%	\$684,335	\$1,028,269	\$632,681	\$272,841	26.53%
112	UNITED FIRE & INDEMNITY COMPANY	0.11%	\$679,165	\$1,136,632	\$211,742	\$132,681	11.67%
113	LIBERTY MUTUAL INSURANCE COMPANY	0.11%	\$669,428	\$811,622	\$72,107	\$20,876	2.57%
114	FIRST NATIONAL INS CO OF AMERICA	0.11%	\$657,289	\$450,577	\$223,246	\$319,012	70.80%
115	MARKEL INSURANCE COMPANY	0.11%	\$648,039	\$673,776	\$106,035	\$129,819	19.27%
116	FIDELITY & GUARANTY INS UNDERWRITERS	0.10%	\$585,509	\$603,702	\$778,003	\$655,213	108.53%
117	AMERICAN GUARANTEE & LIABILITY INS CO	0.10%	\$575,353	\$317,590	\$75,688	\$91,921	28.94%
118	AFFILIATED FM INSURANCE COMPANY	0.09%	\$542,093	\$284,283	\$0	\$0	0.00%
119	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.09%	\$517,334	\$505,356	\$1,229	\$95,800	18.96%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	SENTRY INSURANCE A MUTUAL COMPANY	0.08%	\$506,202	\$495,616	\$176,538	\$23,964	4.84%
121	PROPERTY & CASUALTY INS CO OF HARTFORD	0.08%	\$503,166	\$494,937	\$328,629	\$181,825	36.74%
122	SAFECO INSURANCE CO OF AMERICA	0.08%	\$497,239	\$485,066	\$193,377	-\$9,748	-2.01%
123	STATE AUTOMOBILE MUTUAL INS CO	0.08%	\$492,316	\$543,710	\$347,935	\$291,867	53.68%
124	WAUSAU BUSINESS INSURANCE COMPANY	0.08%	\$472,987	\$480,744	\$80,026	\$520,442	108.26%
125	STAR INSURANCE COMPANY	0.08%	\$462,212	\$357,983	\$213,964	\$113,749	31.77%
126	SECURITY INSURANCE COMPANY OF HARTFORD	0.08%	\$459,510	\$1,941,862	\$1,574,484	\$1,692,441	87.16%
127	ASSOCIATED INDEMNITY CORPORATION	0.07%	\$448,779	\$407,166	\$27,462	\$139,581	34.28%
128	FIDELITY AND GUARANTY INSURANCE COMPANY	0.07%	\$442,916	\$478,271	\$278,066	\$414,260	86.62%
129	HARTFORD ACCIDENT & INDEMNITY CO	0.07%	\$419,564	\$593,266	\$248,144	\$107,186	18.07%
130	MASSACHUSETTS BAY INS CO	0.07%	\$409,554	\$419,969	\$169,321	-\$36,485	-8.69%
131	ILLINOIS NATIONAL INSURANCE COMPANY	0.06%	\$388,295	\$330,609	\$33,148	\$90,795	27.46%
132	EMPIRE FIRE AND MARINE INSURANCE CO	0.06%	\$371,937	\$798,965	\$2,089,094	\$2,104,676	263.43%
133	PHOENIX INSURANCE COMPANY THE	0.06%	\$369,583	\$481,513	\$89,800	\$183,030	38.01%
134	STONINGTON INSURANCE COMPANY	0.06%	\$369,357	\$296,097	\$73,255	\$172,773	58.35%
135	NATIONAL FIRE AND INDEMNITY EXCHANGE	0.06%	\$364,703	\$347,773	\$76,814	\$68,728	19.76%
136	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.06%	\$334,247	\$196,259	\$37,665	\$16,216	8.26%
137	COMMONWEALTH INSURANCE COMPANY OF AMERICA	0.05%	\$328,542	\$198,738	\$0	\$52,157	26.24%
138	INSURANCE CORPORATION OF HANNOVER	0.05%	\$301,663	\$391,618	\$80,336	-\$95,708	-24.44%
139	STARNET INSURANCE COMPANY	0.05%	\$292,963	\$147,547	\$0	\$68,423	46.37%
140	COLONIAL AMERICAN CASUALTY AND SURETY C	0.05%	\$291,033	\$313,100	\$129,084	\$115,075	36.75%
141	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.05%	\$290,898	\$127,494	\$1,697	\$10,451	8.20%
142	GUIDEONE AMERICA INSURANCE COMPANY	0.05%	\$276,111	\$205,121	\$74,611	\$89,909	43.83%
143	HUDSON INSURANCE COMPANY	0.04%	\$270,802	\$291,832	-\$1,339	\$104,939	35.96%
144	FEDERATED SERVICE INSURANCE COMPANY	0.04%	\$256,298	\$215,504	\$2,717	\$1,712	0.79%
145	COUNTRY MUTUAL INSURANCE COMPANY	0.04%	\$239,028	\$219,058	\$29,441	\$87,195	39.80%
146	NAVIGATORS INSURANCE COMPANY	0.04%	\$237,631	\$183,532	\$0	\$122,520	66.76%
147	BANCINSURE INC	0.04%	\$237,142	\$228,962	\$37	\$5,245	2.29%
148	CHURCH INSURANCE CO THE	0.04%	\$223,218	\$221,706	\$230,680	\$138,253	62.36%
149	JEWELERS MUTUAL INSURANCE COMPANY	0.04%	\$214,309	\$230,390	\$54,626	\$67,436	29.27%
150	HARTFORD UNDERWRITERS INSURANCE CO	0.03%	\$203,798	\$278,098	\$556,218	-\$261,657	-94.09%
151	MARKEL AMERICAN INSURANCE COMPANY	0.03%	\$190,676	\$214,346	\$7,794	\$40,267	18.79%
152	NATIONAL CASUALTY COMPANY	0.03%	\$182,730	\$69,886	\$5,271	\$5,113	7.32%
153	LIBERTY INSURANCE CORPORATION	0.03%	\$174,183	\$168,667	\$100,759	-\$36,434	-21.60%
154	CLARENDON NATIONAL INS CO	0.03%	\$172,524	\$55,060	\$168,812	\$2,181,437	3961.93%
155	MITSUMI SUMITOMO INSURANCE USA INC	0.03%	\$166,075	\$192,409	\$22,702	\$38,250	19.88%
156	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.03%	\$161,388	\$117,214	\$32,169	\$127,868	109.09%
157	GREAT AMERICAN INSURANCE COMPANY	0.03%	\$159,760	\$242,795	\$112,269	-\$3,153	-1.30%
158	HARLEYSVILLE INSURANCE COMPANY	0.03%	\$153,157	\$86,531	\$14,279	\$4,020	4.65%
159	AMERICAN HOME ASSURANCE COMPANY	0.02%	\$148,306	\$148,306	\$0	\$14,618	9.86%
160	PACIFIC INDEMNITY COMPANY	0.02%	\$137,325	\$141,910	\$17,646	\$16,849	11.87%
161	BITUMINOUS FIRE AND MARINE INS CO	0.02%	\$125,238	\$169,251	\$15,542	-\$37,127	-21.94%
162	NORTHFIELD INSURANCE COMPANY	0.02%	\$119,785	\$105,217	\$0	\$15,311	14.55%
163	PENN AMERICA INS CO	0.02%	\$109,342	\$157,279	\$150,422	-\$14,786	-9.40%
164	CENTENNIAL INSURANCE COMPANY	0.02%	\$107,852	\$497,230	\$26,054	\$107,335	21.59%
165	ARCH INSURANCE COMPANY	0.02%	\$107,008	\$118,748	\$57,119	\$88,414	74.46%
166	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.02%	\$101,614	\$108,477	\$0	\$18,908	17.43%
167	HARTFORD INSURANCE CO OF MIDWEST THE	0.02%	\$100,945	\$80,273	\$21,466	\$26,356	32.83%
168	UNITED STATES FIRE INSURANCE COMPANY	0.02%	\$99,760	\$83,819	\$117,736	\$10,151	12.11%
169	ALEA NORTH AMERICA INSURANCE COMPANY	0.02%	\$93,447	\$114,741	\$28,923	\$37,647	32.81%
170	ZURICH AMERICAN INS CO OF ILLINOIS	0.01%	\$87,730	\$35,572	\$2,519	\$14,847	41.74%
171	TIG INSURANCE COMPANY	0.01%	\$76,129	\$256,487	\$398,117	\$289,025	112.69%
172	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$73,174	\$73,154	\$260,405	\$27,814	38.02%
173	LINCOLN GENERAL INSURANCE CO	0.01%	\$71,416	\$117,401	\$0	\$0	0.00%
174	DISCOVER PROPERTY AND CASUALTY INSURANCE CC	0.01%	\$64,924	\$71,395	-\$5,294	\$142,723	199.91%
175	MID-CONTINENT CASUALTY COMPANY	0.01%	\$57,847	\$53,752	\$283	\$16,998	31.62%
176	GULF UNDERWRITERS INSURANCE COMPANY	0.01%	\$55,308	\$55,308	\$0	-\$22,738	-41.11%
177	RLI INSURANCE COMPANY	0.01%	\$53,357	\$159,425	\$452	-\$35,503	-22.27%
178	DIAMOND STATE INSURANCE COMPANY	0.01%	\$50,784	\$37,949	\$181,758	\$544,951	1436.01%



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

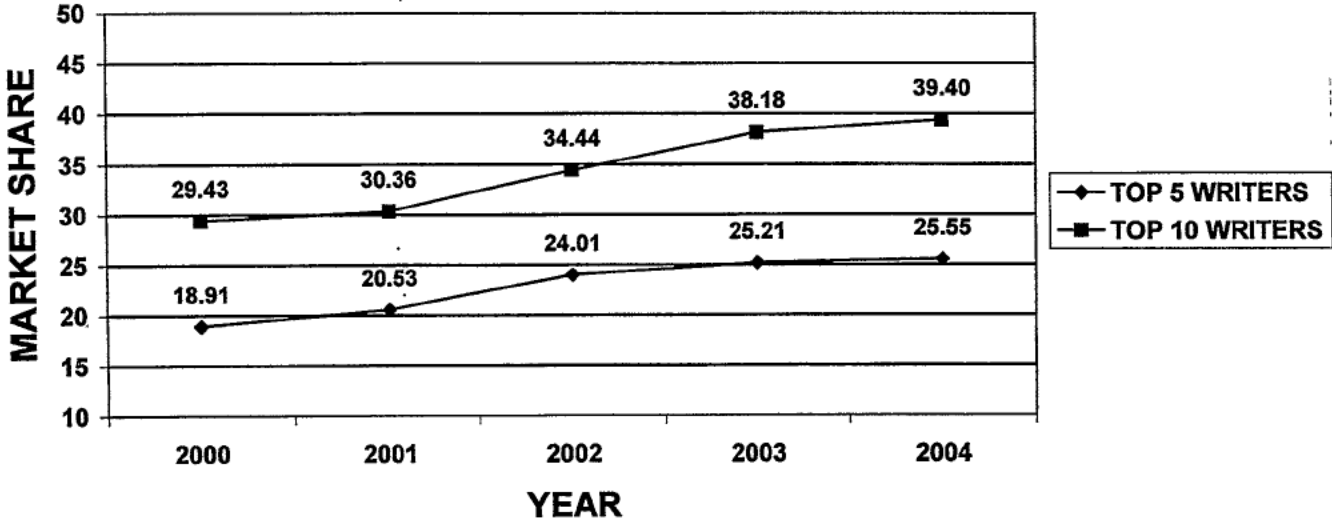
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	UTICA MUTUAL INSURANCE COMPANY.	0.01%	\$47,999	\$40,552	\$13,287	\$435,692	1074.40%
180	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$46,636	\$49,143	\$33,707	-\$10,329	-21.02%
181	ONEBEACON INSURANCE COMPANY	0.00%	\$30,185	\$32,524	\$417,312	\$840,785	2585.12%
182	GREENWICH INSURANCE COMPANY	0.00%	\$28,684	\$47,602	-\$80,430	-\$95,232	-200.06%
183	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$27,081	\$23,226	\$509,746	-\$71,914	-309.63%
184	NORTHLAND INSURANCE COMPANY	0.00%	\$26,855	\$39,409	\$835	\$4,703	11.93%
185	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$26,762	\$27,822	\$294,842	\$808,373	2905.52%
186	NETHERLANDS INSURANCE COMPANY THE	0.00%	\$26,483	\$25,346	\$0	-\$157	-0.62%
187	WESTFIELD INSURANCE COMPANY	0.00%	\$20,442	\$49,959	\$3,327	\$3,093	6.19%
188	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$19,664	\$18,599	\$0	\$7,851	42.21%
189	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$19,138	\$23,047	\$0	\$252,321	1094.81%
190	TRUMBULL INSURANCE COMPANY	0.00%	\$18,834	\$18,009	\$75,235	\$73,701	409.25%
191	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$16,508	\$8,815	\$9,356	-\$35,458	-402.25%
192	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$14,536	\$18,885	\$0	\$1,325	7.02%
193	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$13,418	\$13,382	\$16,961	-\$4,610	-34.45%
194	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$10,914	\$15,245	\$5,238	\$4,435	29.09%
195	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$8,990	\$9,480	\$697,915	\$1,049,482	11070.49%
196	MUTUALAID EXCHANGE	0.00%	\$8,547	\$2,392	\$0	\$92	3.85%
197	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$8,471	\$31,560	\$44,261	\$45,819	145.18%
198	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$7,047	\$7,622	\$0	-\$3,066	-40.23%
199	INSURANCE COMPANY OF THE WEST	0.00%	\$6,743	\$13,569	\$0	-\$141	-1.04%
200	GREAT WEST CASUALTY COMPANY	0.00%	\$3,311	\$80,036	\$37,069	\$37,069	46.32%
201	SELECTIVE INS CO OF THE SOUTHEAST	0.00%	\$2,545	\$2,383	\$0	\$307	12.88%
202	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$2,217	\$5,575	\$0	-\$87,821	-1575.26%
203	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$1,500	\$94	\$0	\$36	38.30%
204	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$1,032	\$1,312	\$167,515	-\$62,461	-4760.75%
205	AXA RE PROPERTY AND CASUALTY INSURANCE COMP.	0.00%	\$977	\$910	\$0	\$204	22.42%
206	ENCOMPASS INDEMNITY COMPANY	0.00%	\$882	\$194	\$0	\$21	10.82%
207	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$135	\$3,861	\$1,121,445	\$686,043	17768.53%
208	AMERICAN MODERN HOME INSURANCE CO	0.00%	\$60	\$37,967	\$53,749	-\$296,111	-779.92%
209	AIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
210	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$29	N/A
211	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,390	N/A
212	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$10,315	-\$84,956	N/A
213	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$0	\$0	\$0	-\$3,258	N/A
214	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$36,378	N/A
215	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$2,480	N/A
216	AXA CORPORATE SOLUTIONS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,882	N/A
217	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	-\$881	\$74,814	-\$67,747	7689.78%
218	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	\$6,625	-\$121,468	N/A
219	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$88	N/A
220	CINCINNATI CASUALTY COMPANY THE	0.00%	\$0	\$0	\$0	\$165	N/A
221	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$4,639	-\$47,013	N/A
222	COMMERCIAL INS CO OF NEWARK NJ	0.00%	\$0	\$0	\$1,900	\$261,500	N/A
223	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$0	N/A
224	CONTRACTORS BONDING & INS COMPANY	0.00%	\$0	\$0	-\$300	-\$200	N/A
225	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$29,424	N/A
226	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$0	\$0	\$587	-\$285	N/A
227	FAIRFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$24,975	-\$17,025	N/A
228	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1,480	N/A
229	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$12,762	-\$93,767	N/A
230	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$20,600	\$9,443	N/A
231	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$400	-\$400	N/A
232	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$96,948	N/A
233	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$68	N/A
234	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$1,504,123	-\$905,614	N/A
235	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$4,366	N/A
236	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$7,789	\$0	-\$17,005	-218.32%
237	LM GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

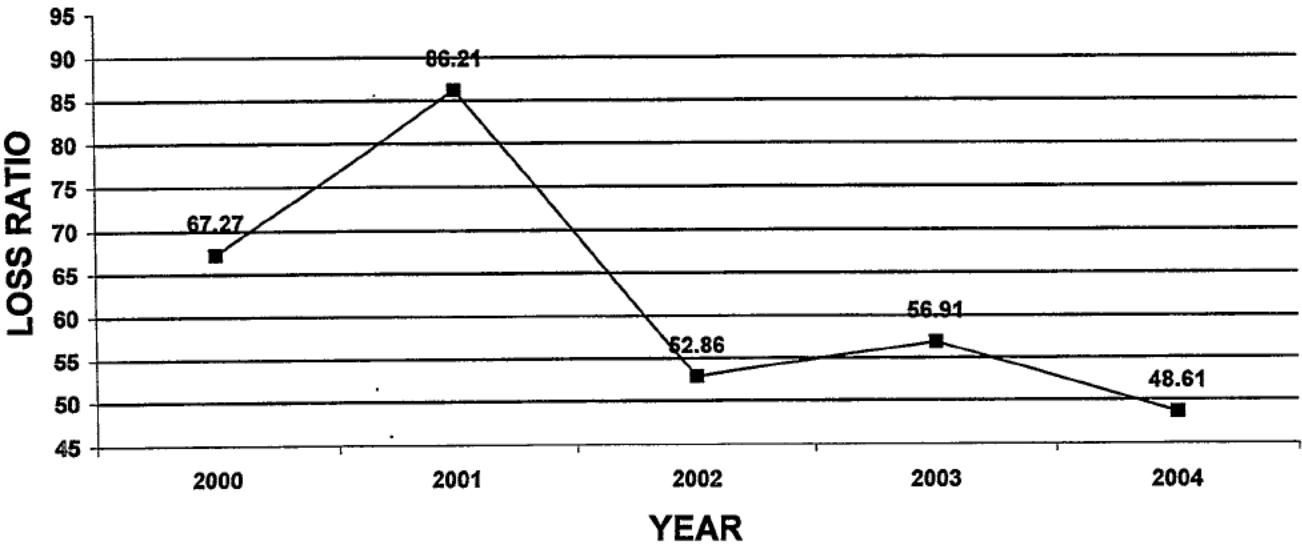
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$81,492	N/A
239	MERIDIAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$16	N/A
240	MIC PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$0	\$0	-\$158	N/A
241	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTS	0.00%	\$0	\$0	-\$1,765	-\$1,967	N/A
242	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$21,176	N/A
243	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$49,536	N/A
244	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$0	\$0	-\$320	N/A
245	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$38	N/A
246	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$95,093	N/A
247	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00%	\$0	\$29	\$0	-\$128	-441.38%
248	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,248	N/A
249	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$39,934	N/A
250	PUBLIC SERVICE MUTUAL INSURANCE CO	0.00%	\$0	\$2,290	\$0	\$0	0.00%
251	REDLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
252	REPUBLIC WESTERN INS CO	0.00%	\$0	\$2,365	\$0	-\$2,337	-98.82%
253	SAFETY NATIONAL CASUALTY CORPORATION	0.00%	\$0	\$0	\$0	-\$32,664	N/A
254	SEATON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$23,866	N/A
255	SECURA SUPREME INSURANCE COMPANY	0.00%	\$0	-\$43	\$0	-\$1	2.33%
256	SENTINEL INSURANCE COMPANY LTD	0.00%	\$0	\$1	\$0	\$0	0.00%
257	SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$86	\$0	-\$164	-190.70%
258	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$2,288	\$58,613	\$50,813	2220.85%
259	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$17,817	\$30,904	N/A
260	STATE FARM GENERAL INSURANCE CO	0.00%	\$0	\$0	\$34,810	-\$285	N/A
261	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$700	N/A
262	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$1,792	N/A
263	TOYOTA MOTOR INSURANCE COMPANY	0.00%	\$0	\$0	\$8,605	-\$90,613	N/A
264	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$177,203	\$357,262	N/A
265	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$90,164	N/A
266	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$67	-\$46,768	N/A
267	TRAVELERS CASUALTY INSURANCE COMPANY OF AME	0.00%	\$0	\$0	\$9,787	-\$86,470	N/A
268	UNITED SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$477,073	-\$247,780	N/A
269	UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,000	N/A
270	VALIANT INS CO	0.00%	\$0	-\$282	\$0	\$964,647	-342073.40%
271	VESTA FIRE INSURANCE CORP	0.00%	\$0	\$0	\$283	-\$27,933	N/A
272	XL INSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	-\$19,655	N/A
273	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$238	N/A
274	FIRST FINANCIAL INSURANCE COMPANY	0.00%	-\$91	-\$91	\$0	-\$1,952	2145.05%
275	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	-\$623	\$1,463	\$28,314	\$2,432,103	166240.81%
276	ULICO CASUALTY COMPANY	0.00%	-\$1,124	\$47,318	\$7,198	\$349,050	737.67%
277	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	-\$17,800	-\$16,744	\$202,024	-\$21,082	125.91%
278	LUMBERMENS MUTUAL CASUALTY CO	0.00%	-\$22,633	\$30,539	\$782,454	\$1,174,333	3845.36%
279	ROYAL INDEMNITY COMPANY	-0.01%	-\$41,758	\$2,384,098	\$868,976	\$1,017,121	42.66%
280	AMERICAN MOTORISTS INSURANCE CO	-0.01%	-\$82,317	-\$50,439	\$547,489	\$1,316,688	-2610.42%
281	WAUSAU UNDERWRITERS INS CO	-0.06%	-\$364,668	\$104,800	\$171,778	\$46,234	44.12%
TOTAL		100.00%	\$604,339,988	\$594,249,075	\$246,263,996	\$288,874,671	48.61%

**MISSOURI COMMERCIAL MULTI-PERIL INSURANCE**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

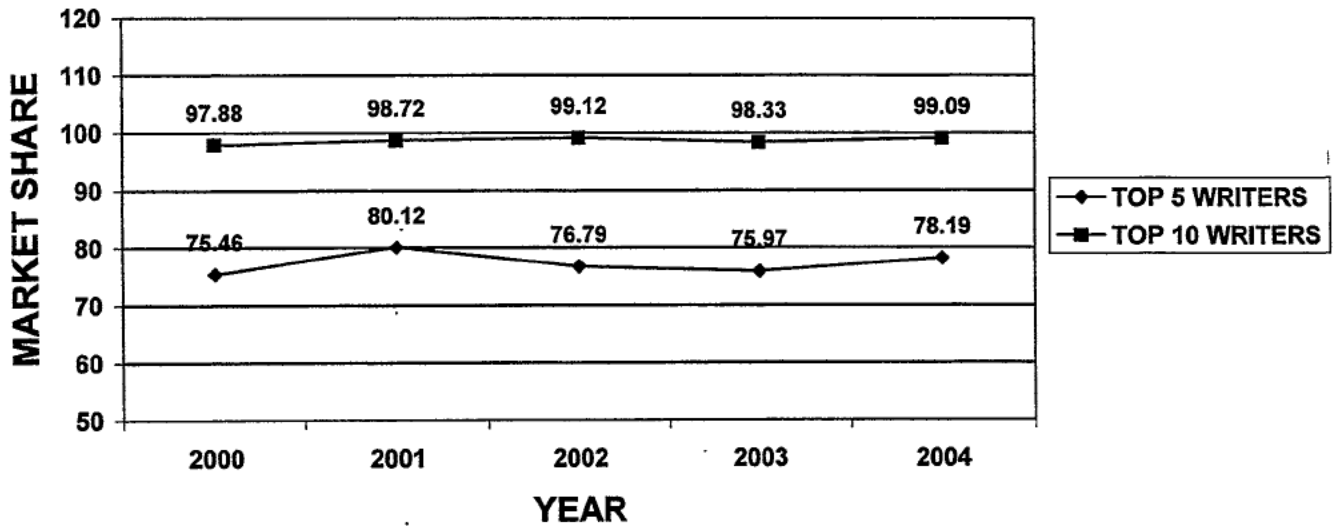


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - MOBILE HOMES**

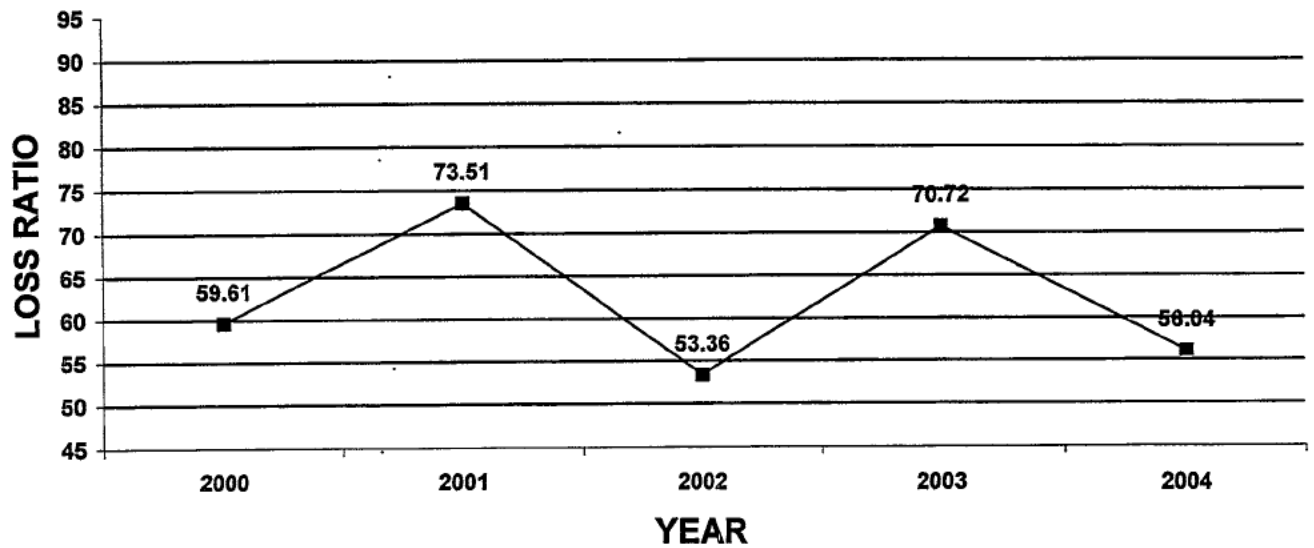
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FOREMOST SIGNATURE INSURANCE COMPANY	19.47%	\$5,232,261	\$5,326,200	\$3,361,889	\$2,835,186	53.23%
2	PROGRESSIVE CASUALTY INSURANCE CO	18.24%	\$4,902,769	\$4,532,978	\$2,097,775	\$2,212,581	48.81%
3	AMERICAN FAMILY MUTUAL INS CO	15.94%	\$4,284,319	\$4,030,464	\$2,625,082	\$2,829,479	70.20%
4	STATE FARM FIRE AND CASUALTY COMPANY	15.18%	\$4,079,340	\$3,802,685	\$1,898,022	\$2,249,544	59.16%
5	SHELTER MUTUAL INSURANCE CO	9.36%	\$2,514,002	\$2,506,408	\$686,063	\$835,702	33.34%
6	FOREMOST INSURANCE CO	6.65%	\$1,787,841	\$1,776,048	\$640,245	\$619,371	34.87%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	6.58%	\$1,768,584	\$1,776,434	\$669,502	\$1,667,303	93.86%
8	FOREMOST PROPERTY AND CASUALTY INS CO	4.93%	\$1,325,861	\$1,233,082	\$697,748	\$717,653	58.20%
9	ALLSTATE INSURANCE COMPANY	1.89%	\$508,029	\$472,691	\$185,402	\$266,852	56.45%
10	AUTO OWNERS INSURANCE COMPANY	0.84%	\$224,474	\$220,735	\$112,271	\$113,855	51.58%
11	LIBERTY MUTUAL FIRE INSURANCE CO	0.28%	\$76,168	\$77,053	\$50,612	\$50,624	65.70%
12	SECURA SUPREME INSURANCE COMPANY	0.21%	\$56,392	\$49,568	\$119,725	\$125,394	252.97%
13	SECURA INSURANCE A MUTUAL COMPANY	0.19%	\$50,889	\$56,825	\$56,322	\$54,946	96.69%
14	FARMERS ALLIANCE MUTUAL INS CO	0.10%	\$27,804	\$29,025	\$93,831	\$103,132	355.32%
15	METROPOLITAN PROPERTY & CASUALTY INS CO	0.06%	\$15,879	\$17,255	\$0	\$0	0.00%
16	OWNERS INSURANCE COMPANY	0.05%	\$13,378	\$11,928	\$3,235	\$3,298	27.65%
17	HORACE MANN INSURANCE COMPANY	0.01%	\$3,420	\$3,571	\$0	\$87	2.44%
18	PHARMACISTS MUTUAL INSURANCE COMPANY	0.01%	\$1,911	\$1,611	\$0	\$0	0.00%
19	COMMERCIAL GUARANTY CASUALTY INSURANCE C	0.00%	\$0	\$0	\$0	\$0	N/A
20	STATE FARM GENERAL INSURANCE CO	0.00%	\$0	\$0	\$463	-\$55,120	N/A
21	SUA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$94,798	N/A
22	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,721	N/A
23	AMERICAN BUSN & PERSONAL INS MUTUAL INC	0.00%	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%	\$26,873,321	\$25,924,561	\$13,298,187	\$14,529,368	56.04%

## MISSOURI MOBILE HOMES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

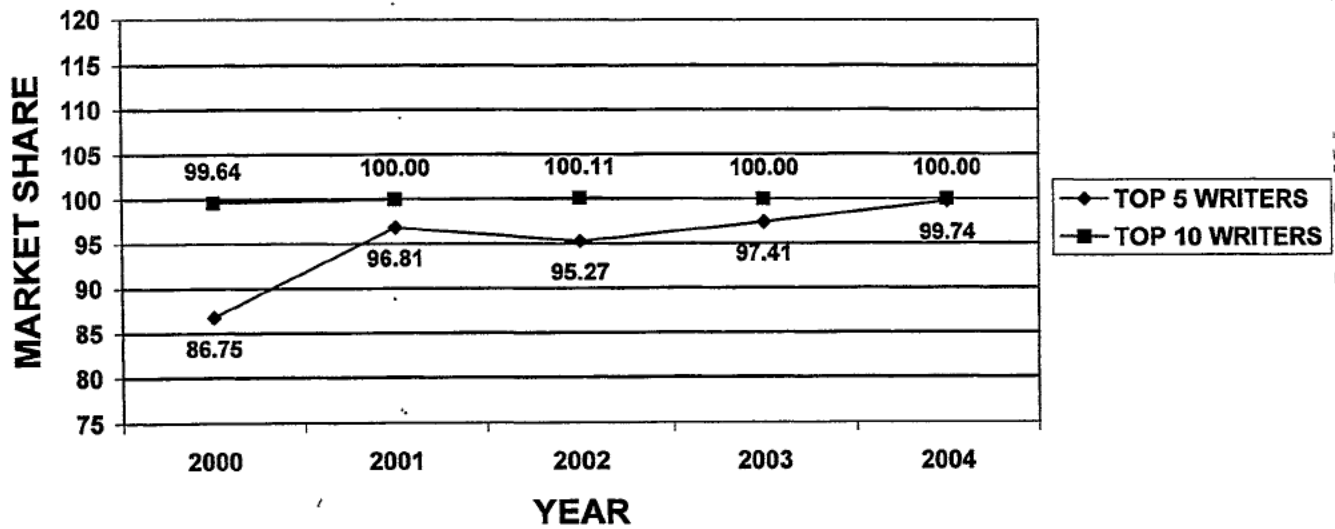


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - GROWING CROPS**

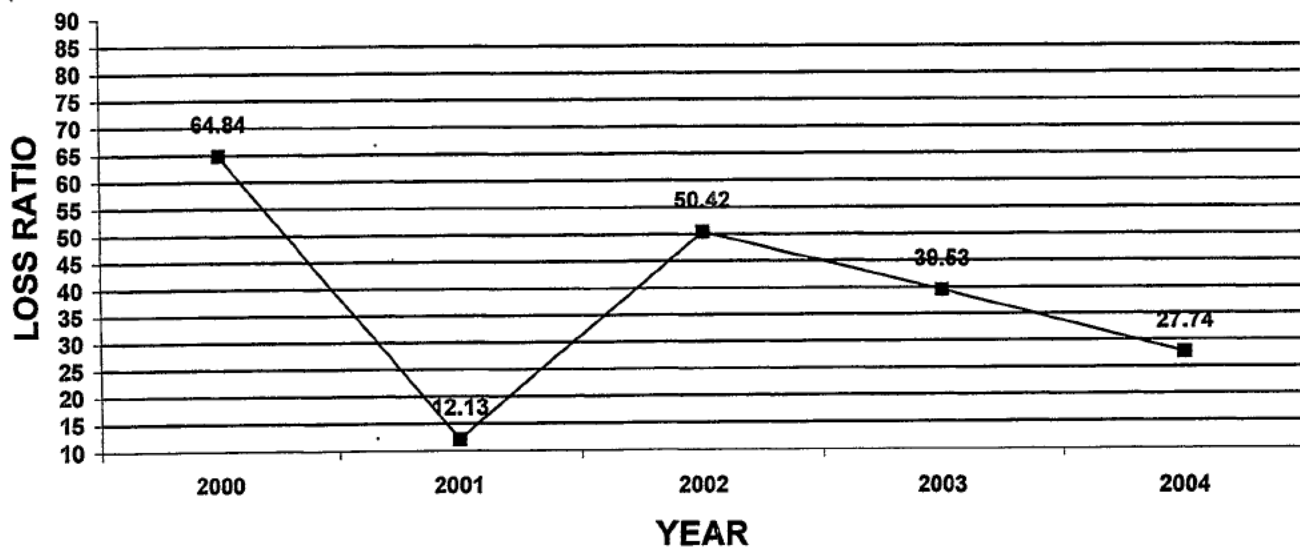
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACE PROPERTY AND CASUALTY INSURANCE COMP	87.74%	\$37,710,285	\$37,710,285	\$4,352,252	\$4,352,252	11.54%
2	FARMERS MUTUAL HAIL INS CO OF IOWA	6.12%	\$2,632,273	\$2,632,273	\$3,768,422	\$3,770,897	143.26%
3	FARMERS ALLIANCE MUTUAL INS CO	2.68%	\$1,152,199	\$1,152,199	\$2,643,950	\$2,643,950	229.47%
4	GREAT AMERICAN INSURANCE COMPANY	2.37%	\$1,016,677	\$1,016,677	\$645,722	\$645,722	63.51%
5	AGRI GENERAL INSURANCE COMPANY	0.83%	\$356,948	\$356,948	\$248,726	\$248,726	69.68%
6	TWIN CITY FIRE INS CO	0.13%	\$54,135	\$54,135	\$193,608	\$193,608	357.64%
7	STATE FARM FIRE AND CASUALTY COMPANY	0.11%	\$46,356	\$46,356	\$1,260	\$1,260	2.72%
8	HARTFORD CASUALTY INS CO	0.02%	\$7,515	\$7,515	\$458	\$458	6.09%
9	EMPIRE FIRE AND MARINE INSURANCE CO	0.01%	\$3,080	\$3,080	\$14,267	\$14,267	463.21%
10	STONINGTON INSURANCE COMPANY	0.00%	\$16	\$5	\$0	\$5	100.00%
11	GREAT AMERICAN ALLIANCE INSURANCE COMPAN	0.00%	\$0	\$0	\$52,949	\$52,949	N/A
	<b>TOTAL</b>	<b>100.00%</b>	<b>\$42,979,484</b>	<b>\$42,979,473</b>	<b>\$11,921,614</b>	<b>\$11,924,094</b>	<b>27.74%</b>

## MISSOURI GROWING CROPS INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OCEAN MARINE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN HOME ASSURANCE COMPANY	21.05%	\$7,690,028	\$8,045,903	\$4,780,797	\$8,025,626	99.75%
2	FIREMANS FUND INSURANCE COMPANY	12.53%	\$4,579,043	\$4,231,262	\$575,966	\$1,564,300	36.97%
3	CONTINENTAL INSURANCE COMPANY THE	7.67%	\$2,803,638	\$3,416,293	\$3,721,869	-\$3,112,873	-91.12%
4	GREAT AMERICAN INSURANCE COMPANY OF NEW	7.02%	\$2,565,398	\$2,723,161	\$4,249,909	\$1,038,852	38.15%
5	ST PAUL FIRE & MARINE INSURANCE CO	5.88%	\$2,146,676	\$3,027,593	\$7,278,690	\$2,584,946	85.38%
6	ONEBEACON AMERICA INSURANCE COMPANY	5.41%	\$1,975,815	\$3,128,931	\$773,685	\$68,256	2.18%
7	NORTHERN ASSURANCE CO OF AMERICA	4.58%	\$1,672,910	\$570,919	\$11,847	\$187,535	32.85%
8	MARKEL AMERICAN INSURANCE COMPANY	3.23%	\$1,179,502	\$1,158,977	\$128,531	\$77,869	6.72%
9	INDEMNITY INSURANCE CO OF NORTH AMERICA	2.92%	\$1,066,373	\$769,428	\$33,546	\$261,340	33.97%
10	FOREMOST INSURANCE CO	2.83%	\$1,035,348	\$1,047,777	\$384,721	\$414,692	39.58%
11	NEW YORK MARINE & GENERAL INS CO	2.62%	\$955,744	\$1,267,302	\$180	-\$10,569	-0.83%
12	CONTINENTAL CASUALTY COMPANY	2.33%	\$852,845	\$842,166	\$108,850	\$196,729	23.36%
13	AFFILIATED FM INSURANCE COMPANY	2.22%	\$810,351	\$1,044,994	\$162,081	\$990,391	94.77%
14	ACE AMERICAN INSURANCE COMPANY	2.20%	\$804,684	\$562,216	-\$13,075	\$12,702	2.26%
15	HARTFORD FIRE INSURANCE COMPANY	2.04%	\$746,299	\$745,209	\$138,206	\$148,865	19.98%
16	ZURICH AMERICAN INSURANCE COMPANY	2.03%	\$740,875	\$869,692	\$1,538	\$141,288	16.25%
17	NEW HAMPSHIRE INSURANCE COMPANY	1.65%	\$604,232	\$613,799	\$370,761	\$328,233	53.48%
18	HANOVER INSURANCE COMPANY THE	1.61%	\$589,088	\$569,489	\$176,253	\$4,568	0.80%
19	FEDERAL INSURANCE COMPANY	1.39%	\$509,289	\$672,036	\$6,000	-\$72,220	-10.75%
20	OLD UNITED CASUALTY COMPANY	1.33%	\$486,688	\$505,033	\$55,440	\$145,620	28.83%
21	TRAVELERS PROPERTY CASUALTY COMPANY OF A	0.83%	\$303,160	\$305,625	\$10,391	\$33,744	11.04%
22	INSURANCE COMPANY OF NORTH AMERICA	0.66%	\$242,918	\$344,211	-\$306,885	-\$438,733	-127.46%
23	WESTPORT INSURANCE CORPORATION	0.63%	\$229,801	\$215,381	\$75,711	\$229,126	106.38%
24	NAVIGATORS INSURANCE COMPANY	0.61%	\$224,645	\$205,421	\$40,867	\$72,906	35.49%
25	STANDARD FIRE INSURANCE COMPANY	0.61%	\$221,678	\$201,778	\$47,358	\$101,049	50.08%
26	XL SPECIALTY INSURANCE COMPANY	0.51%	\$185,921	\$173,703	\$0	\$432,030	248.72%
27	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.50%	\$182,941	\$181,014	\$18,755	\$28,795	15.91%
28	ROYAL INDEMNITY COMPANY	0.46%	\$166,679	\$227,173	\$0	-\$2,331,362	-1026.25%
29	NORTHERN INSURANCE CO OF NEW YORK	0.27%	\$99,749	\$101,718	-\$59,774	-\$55,161	-54.23%
30	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.24%	\$88,967	\$135,708	\$0	\$10,396	7.66%
31	AMERICAN MODERN HOME INSURANCE CO	0.24%	\$86,736	\$105,596	\$23,788	\$20,482	19.40%
32	MID CENTURY INSURANCE COMPANY	0.22%	\$81,975	\$60,221	\$0	\$9,595	15.93%
33	GLENS FALLS INSURANCE COMPANY THE	0.19%	\$71,069	\$106,398	\$18,030	\$4,187	3.94%
34	LIBERTY MUTUAL FIRE INSURANCE CO	0.17%	\$63,594	\$58,337	\$9,971	\$11,621	19.92%
35	USAA CASUALTY INSURANCE COMPANY	0.17%	\$62,383	\$58,374	\$10,925	\$10,393	17.80%
36	HARTFORD UNDERWRITERS INSURANCE CO	0.15%	\$53,165	\$58,478	\$7,569	\$6,316	10.80%
37	AMERICAN FAMILY HOME INSURANCE COMPANY	0.14%	\$50,224	\$48,813	\$28,166	\$19,950	40.87%
38	STATE AUTO PROPERTY & CASUALTY INS CO	0.12%	\$42,956	\$53,562	\$4,200	\$5,649	10.55%
39	QUADRANT INDEMNITY INSURANCE CO	0.10%	\$35,944	\$16,469	\$0	\$5,757	34.96%
40	PROPERTY & CASUALTY INS CO OF HARTFORD	0.08%	\$30,806	\$28,637	\$2,243	\$4,130	14.42%
41	ATLANTIC MUTUAL INSURANCE COMPANY	0.08%	\$30,439	\$63,545	\$0	-\$4,927	-7.75%
42	KANSAS CITY FIRE AND MARINE INSURANCE COMP.	0.08%	\$28,869	\$30,855	\$19,450	\$10,968	36.55%
43	AUTOMOBILE INS CO OF HARTFORD CT	0.08%	\$28,208	\$28,438	\$3,450	\$4,481	15.76%
44	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.07%	\$26,152	\$4,818	\$0	\$0	0.00%
45	CENTENNIAL INSURANCE COMPANY	0.06%	\$23,695	\$88,358	\$13,753	-\$32,885	-37.22%
46	NATIONAL CASUALTY COMPANY	0.03%	\$10,962	\$7,962	\$0	\$2,658	33.38%
47	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.03%	\$10,599	\$10,599	\$0	\$8,332	78.61%
48	HARTFORD CASUALTY INS CO	0.02%	\$6,898	\$7,140	\$0	-\$314	-4.40%
49	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$6,486	\$6,810	\$45	-\$24	-0.35%
50	AMICA MUTUAL INSURANCE COMPANY	0.02%	\$6,321	\$5,669	\$189	\$189	3.33%
51	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$5,565	\$4,963	\$16,911	\$3,357	67.64%
52	XL INSURANCE AMERICA INC	0.01%	\$5,324	\$5,324	\$0	-\$27,817	-522.48%
53	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$3,685	\$3,230	\$8,490	\$8,688	268.98%
54	TWIN CITY FIRE INS CO	0.01%	\$2,324	\$2,260	\$0	-\$30	-1.33%
55	ELECTRIC INSURANCE COMPANY	0.00%	\$1,788	\$1,822	\$0	\$0	0.00%
56	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$691	\$5,157	-\$53,766	-\$53,343	-1034.38%
57	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$515	\$1,714	\$0	-\$3,971	-231.68%
58	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$484	\$551	\$0	-\$15	-2.72%
59	SENTINEL INSURANCE COMPANY LTD	0.00%	\$399	\$98	\$0	\$19	19.39%
60	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$222	\$178	\$0	\$0	0.00%

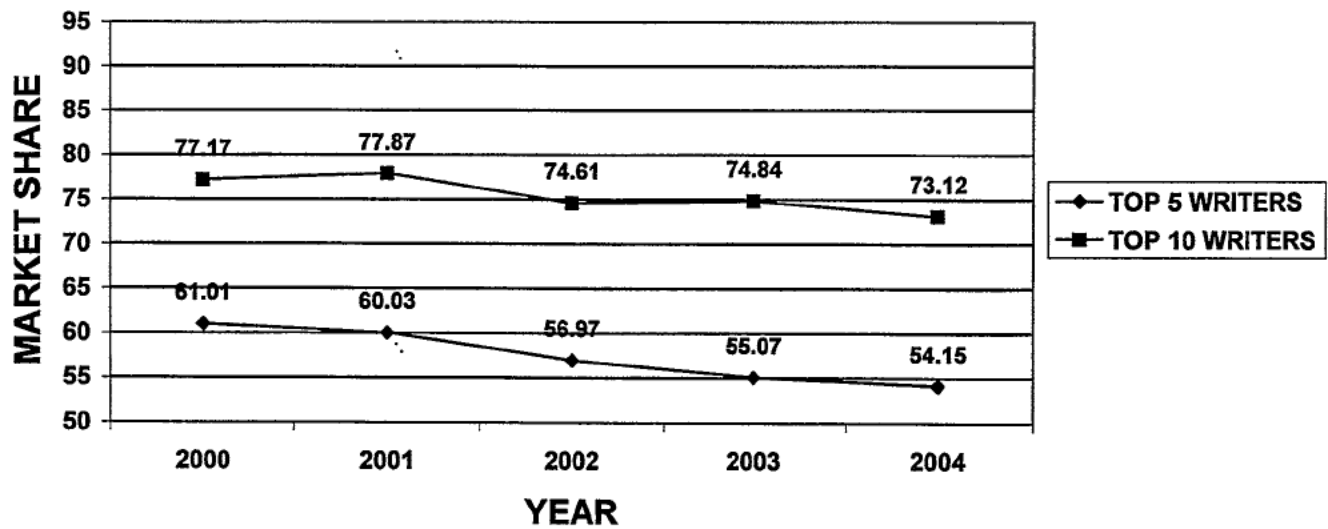


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OCEAN MARINE**

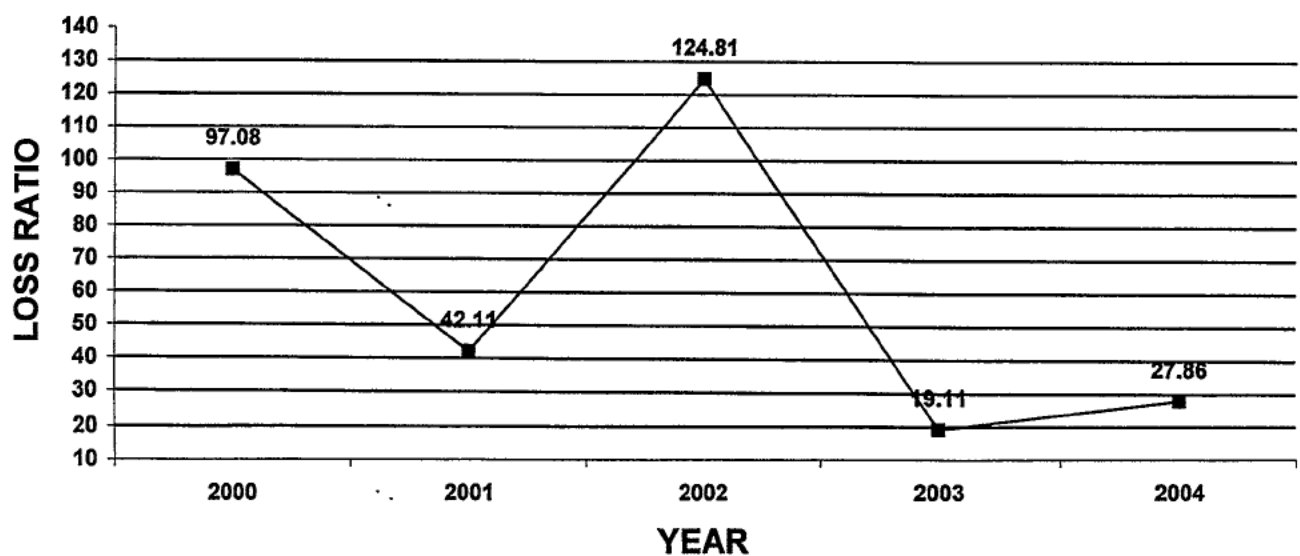
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$123	\$128	\$0	\$11	8.59%
62	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$58	\$60	\$0	-\$1	-1.67%
63	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$0	\$0	\$0	-\$3,114	N/A
64	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
65	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$32	N/A
66	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$66	\$0	-\$163	-246.97%
67	AMERICAS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$230	N/A
68	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$42	N/A
69	BUCKEYE UNION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
70	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	\$26,981	-\$23,550	N/A
71	COMMONWEALTH INSURANCE COMPANY OF AMERI	0.00%	\$0	\$32,187	\$0	\$6,376	19.81%
72	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$751	N/A
73	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$422	N/A
74	ECONOMY PREMIER ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$22	N/A
75	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$444	N/A
76	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$1	N/A
77	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$71	N/A
78	FOLKSAMERICA REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
79	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,108	N/A
80	GULF INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8,437	N/A
81	LIBERTY INSURANCE UNDERWRITERS INC.	0.00%	\$0	\$33,698	-\$39,927	-\$123,427	-366.27%
82	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$0	-\$32,005	\$0	\$0	0.00%
83	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$0	\$3,033	\$75,000	\$57,905	1909.17%
84	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
85	MTSUI SUMITOMO INSURANCE COMPANY OF AMER	0.00%	\$0	\$180,430	\$0	-\$7,681	-4.26%
86	MTSUI SUMITOMO INSURANCE USA INC	0.00%	\$0	\$0	\$0	-\$11,772	N/A
87	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	0.00%	\$0	\$19,548	\$0	-\$964	-4.93%
88	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$0	\$0	-\$90	N/A
89	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	-\$132	N/A
90	SENTRY SELECT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$169	N/A
91	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$47,981	N/A
92	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,930	N/A
93	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$104	N/A
94	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$903	N/A
95	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$268	N/A
96	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$59,288	N/A
97	VIRGINIA SURETY COMPANY INC	0.00%	\$0	\$0	\$0	\$453	N/A
98	WASHINGTON INTERNATIONAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$2,963	N/A
99	ACE PROPERTY AND CASUALTY INSURANCE COMP	0.00%	-\$56	\$9	\$0	\$957	10633.33%
100	AMERICAN EMPLOYERS INSURANCE CO	0.00%	-\$123	-\$123	\$0	\$0	0.00%
101	LM PROPERTY AND CASUALTY INSURANCE COMPA	0.00%	-\$469	\$14,396	\$6,604	\$13,470	93.57%
102	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	-\$1,206	\$4,852	\$2,750	\$1,240	25.56%
103	FACTORY MUTUAL INSURANCE COMPANY	-0.01%	-\$3,476	\$17,046	\$1,981	\$1,982	11.63%
TOTAL		100.00%	\$36,534,614	\$39,051,612	\$22,959,021	\$10,878,995	27.86%

## MISSOURI OCEAN MARINE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY COMPANY	8.90%	\$16,652,046	\$16,311,282	\$6,446,137	\$6,292,200	38.58%
2	FACTORY MUTUAL INSURANCE COMPANY	7.67%	\$14,350,172	\$15,240,507	-\$53,013	-\$605,673	-3.97%
3	CONTINENTAL CASUALTY COMPANY	7.63%	\$14,273,049	\$14,189,381	\$9,728,380	\$9,996,970	70.45%
4	ASSURANCE COMPANY OF AMERICA	4.58%	\$8,572,873	\$8,546,888	\$4,258,626	\$3,653,810	42.75%
5	ST PAUL FIRE & MARINE INSURANCE CO	4.43%	\$8,289,613	\$9,650,679	\$6,908,613	\$7,361,449	76.28%
6	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBU	3.60%	\$6,731,638	\$8,477,782	-\$94	-\$646,160	-7.62%
7	HARTFORD FIRE INSURANCE COMPANY	3.45%	\$6,461,844	\$6,161,916	\$2,452,391	\$1,582,731	25.69%
8	ZURICH AMERICAN INSURANCE COMPANY	2.84%	\$5,305,447	\$4,747,816	\$4,380,199	\$8,751,303	184.32%
9	VOYAGER PROPERTY & CASUALTY INS CO	2.50%	\$4,679,449	\$4,751,649	\$2,954,478	\$2,789,468	58.71%
10	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERIC	2.39%	\$4,478,277	\$2,989,420	\$495,808	\$904,521	30.26%
11	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	1.65%	\$3,078,033	\$3,047,953	\$216,848	\$216,851	7.11%
12	PROGRESSIVE NORTHWESTERN INS CO	1.54%	\$2,884,923	\$2,774,448	\$1,058,060	\$961,089	34.64%
13	SENTRY SELECT INSURANCE COMPANY	1.50%	\$2,815,052	\$2,581,797	\$1,339,588	\$1,482,836	57.43%
14	SAFECO INSURANCE CO OF AMERICA	1.39%	\$2,609,515	\$2,618,149	\$821,601	\$757,793	28.94%
15	NATIONWIDE MUTUAL INSURANCE COMPANY	1.26%	\$2,362,891	\$2,392,777	\$935,851	\$840,240	35.12%
16	GREAT WEST CASUALTY COMPANY	1.23%	\$2,300,340	\$2,243,636	\$884,915	\$1,057,780	47.15%
17	CINCINNATI INS CO THE	1.13%	\$2,118,544	\$2,070,474	\$400,797	\$343,869	16.61%
18	CONTINENTAL INSURANCE COMPANY THE	1.12%	\$2,097,433	\$1,235,691	\$566,852	\$523,099	42.33%
19	FIREMANS FUND INSURANCE COMPANY	1.11%	\$2,074,130	\$2,327,893	\$799,574	\$617,606	26.53%
20	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	1.08%	\$2,023,144	\$1,401,847	\$191,837	\$284,631	20.30%
21	FEDERAL INSURANCE COMPANY	1.06%	\$1,980,265	\$2,272,147	\$500,171	\$357,254	15.72%
22	TRAVELERS INDEMNITY COMPANY	1.03%	\$1,920,777	\$1,919,233	\$331,751	\$358,169	18.66%
23	SHELTER MUTUAL INSURANCE CO	0.95%	\$1,772,391	\$1,747,073	\$454,725	\$528,284	30.24%
24	UNITED FIRE AND CASUALTY COMPANY	0.93%	\$1,731,274	\$1,886,200	\$460,443	\$445,302	23.61%
25	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.92%	\$1,726,957	\$1,141,033	\$0	\$169,350	14.84%
26	AMERICAN HOME ASSURANCE COMPANY	0.92%	\$1,723,198	\$1,783,986	\$504,613	\$33,560	1.88%
27	WESTCHESTER FIRE INSURANCE COMPANY	0.83%	\$1,550,802	\$1,429,778	\$1,064,641	\$499,422	34.93%
28	GREAT AMERICAN ASSURANCE COMPANY	0.82%	\$1,529,461	\$1,171,234	\$452,236	\$368,777	31.49%
29	BITUMINOUS CASUALTY CORPORATION	0.79%	\$1,486,656	\$1,467,027	\$339,644	\$345,847	23.57%
30	AFFILIATED FM INSURANCE COMPANY	0.78%	\$1,462,798	\$1,435,244	\$49,598	\$243,690	16.98%
31	GREAT NORTHERN INSURANCE COMPANY	0.78%	\$1,458,096	\$1,435,288	\$325,970	\$353,040	24.60%
32	BCS INSURANCE COMPANY	0.77%	\$1,449,276	\$1,449,276	\$533,915	\$722,284	49.84%
33	JEWELERS MUTUAL INSURANCE COMPANY	0.77%	\$1,441,675	\$1,425,821	\$406,364	\$423,170	29.68%
34	ALLSTATE INSURANCE COMPANY	0.75%	\$1,404,742	\$1,420,652	\$389,761	\$437,034	30.76%
35	AMERICAN AUTOMOBILE INSURANCE CO	0.72%	\$1,350,984	\$1,219,483	\$4,460,472	\$4,511,881	369.98%
36	AMERICAN MODERN HOME INSURANCE CO	0.63%	\$1,180,833	\$1,227,010	\$307,337	\$303,441	24.73%
37	FIRST MARINE INSURANCE COMPANY	0.58%	\$1,077,034	\$1,058,637	\$795,798	\$517,585	48.89%
38	OWNERS INSURANCE COMPANY	0.56%	\$1,051,706	\$985,040	\$277,112	\$458,762	46.57%
39	STATE AUTO PROPERTY & CASUALTY INS CO	0.56%	\$1,039,128	\$989,394	\$564,564	\$981,600	99.21%
40	EMPLOYERS MUTUAL CASUALTY COMPANY	0.54%	\$1,017,044	\$1,023,348	\$308,228	\$300,097	29.33%
41	AUTO OWNERS INSURANCE COMPANY	0.52%	\$978,346	\$947,683	\$245,579	\$239,569	25.28%
42	AMERICAN STATES INSURANCE COMPANY	0.52%	\$968,607	\$972,131	\$324,579	\$275,734	28.36%
43	INSURANCE CORPORATION OF HANNOVER	0.50%	\$942,907	\$875,918	\$1,145,434	\$2,631,875	300.47%
44	CANAL INSURANCE COMPANY	0.50%	\$935,226	\$943,609	\$313,341	\$325,337	34.48%
45	FEDERATED MUTUAL INSURANCE COMPANY	0.48%	\$892,216	\$929,796	\$344,312	\$348,498	37.48%
46	ST PAUL MERCURY INSURANCE COMPANY	0.47%	\$876,406	\$710,843	\$84,123	\$123,163	17.33%
47	GRINNELL MUTUAL REINSURANCE COMPANY	0.46%	\$857,700	\$818,793	\$315,431	\$359,742	43.94%
48	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.45%	\$847,214	\$859,813	\$295,046	\$252,621	29.38%
49	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.45%	\$840,444	\$733,496	\$422,214	\$604,490	82.41%
50	NORTHLAND INSURANCE COMPANY	0.44%	\$829,664	\$850,101	\$408,479	\$427,752	50.32%
51	LINCOLN GENERAL INSURANCE CO	0.44%	\$818,450	\$846,089	\$431,818	\$223,823	26.45%
52	STAR INSURANCE COMPANY	0.43%	\$798,756	\$798,781	\$362,727	\$386,612	48.40%
53	MID CENTURY INSURANCE COMPANY	0.41%	\$773,123	\$965,718	\$376,123	\$293,050	30.35%
54	UNITED STATES FIDELITY & GUARANTY CO	0.41%	\$762,788	\$761,458	\$106,757	\$342,397	44.97%
55	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.40%	\$741,736	\$581,558	\$188,993	-\$154,537	-26.57%
56	AMERICAN BANKERS INS CO OF FLORIDA	0.38%	\$708,112	\$597,045	\$436,170	\$386,525	64.74%
57	NORTH RIVER INSURANCE COMPANY THE	0.36%	\$670,143	\$586,615	\$0	\$84,568	14.42%
58	AMEX ASSURANCE COMPANY	0.34%	\$639,819	\$631,359	\$109,273	\$108,412	17.17%
59	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.33%	\$625,180	\$610,663	\$248,196	\$219,702	35.98%
60	GREENWICH INSURANCE COMPANY	0.32%	\$595,557	\$517,975	\$4,730	-\$100,038	-19.31%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	FOREMOST INSURANCE CO	0.32%	\$590,089	\$462,147	\$666,222	\$699,237	151.30%
62	VIGILANT INSURANCE COMPANY	0.31%	\$586,357	\$582,808	\$216,005	\$216,966	37.23%
63	OHIO CASUALTY INSURANCE COMPANY	0.30%	\$551,977	\$593,928	\$114,425	\$171,116	28.81%
64	AMCO INSURANCE COMPANY	0.29%	\$536,568	\$500,753	\$149,935	\$149,311	29.82%
65	RLI INSURANCE COMPANY	0.29%	\$535,301	\$903,329	\$1,859,881	\$3,321,776	367.73%
66	PACIFIC INDEMNITY COMPANY	0.28%	\$527,885	\$540,302	\$160,664	\$109,599	20.28%
67	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.28%	\$527,775	\$559,582	\$215,063	\$240,683	43.01%
68	LIBERTY MUTUAL FIRE INSURANCE CO	0.27%	\$509,850	\$476,555	\$135,754	\$104,854	22.00%
69	ALLSTATE INDEMNITY COMPANY	0.27%	\$503,837	\$437,622	\$87,271	\$127,725	29.19%
70	ALLIED PROPERTY & CASUALTY INS CO	0.27%	\$499,332	\$512,804	\$206,285	\$202,874	39.56%
71	LIBERTY MUTUAL INSURANCE COMPANY	0.26%	\$494,995	\$508,124	\$156,774	\$190,089	37.41%
72	DIAMOND STATE INSURANCE COMPANY	0.26%	\$482,558	\$456,811	\$186,737	\$231,945	50.77%
73	UNITED STATES FIRE INSURANCE COMPANY	0.26%	\$479,803	\$202,806	\$157,848	\$233,907	115.34%
74	GENERAL CASUALTY CO OF WISCONSIN	0.25%	\$471,997	\$495,685	\$53,374	\$90,427	18.24%
75	OCCIDENTAL FIRE & CAS CO OF NC	0.24%	\$453,160	\$487,142	\$159,420	\$232,902	47.81%
76	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.24%	\$452,819	\$223,908	\$17,000	\$81,446	36.37%
77	STATE NATIONAL INSURANCE COMPANY INC	0.23%	\$424,603	\$392,015	\$166,564	\$330,399	84.28%
78	CATERPILLAR INSURANCE COMPANY	0.22%	\$418,775	\$129,516	\$54,841	\$80,580	62.22%
79	FIRE INSURANCE EXCHANGE	0.22%	\$409,756	\$400,804	\$23,955	\$25,941	6.47%
80	GULF INSURANCE COMPANY	0.22%	\$404,120	\$357,422	\$49,180	-\$298,047	-83.39%
81	CAMERON MUTUAL INSURANCE COMPANY	0.21%	\$400,134	\$400,759	\$66,163	\$77,360	19.30%
82	CUMIS INSURANCE SOCIETY INC	0.21%	\$399,836	\$444,865	\$307,938	\$290,095	65.21%
83	NORTH AMERICAN SPECIALTY INS CO	0.21%	\$398,743	\$429,207	\$24,516	\$266,781	62.16%
84	INTREPID INSURANCE COMPANY	0.21%	\$397,939	\$200,330	\$670,718	\$714,484	356.65%
85	ST PAUL GUARDIAN INSURANCE COMPANY	0.20%	\$369,173	\$315,909	\$22,978	\$44,463	14.07%
86	ARCH INSURANCE COMPANY	0.19%	\$360,775	\$354,101	\$106,240	\$122,339	34.55%
87	AMERICAN FAMILY MUTUAL INS CO	0.19%	\$356,110	\$341,214	\$34,479	\$10,679	3.13%
88	EMPIRE FIRE AND MARINE INSURANCE CO	0.19%	\$346,642	\$297,640	\$75,279	\$52,715	17.71%
89	UNIVERSAL UNDERWRITERS INS CO	0.18%	\$344,949	\$353,029	\$516,549	\$510,417	144.58%
90	REGENT INSURANCE COMPANY	0.18%	\$342,648	\$396,144	\$102,434	\$77,839	19.65%
91	AXA ART INSURANCE CORPORATION	0.18%	\$330,526	\$233,074	\$2,400	-\$25,811	-11.07%
92	PHOENIX INSURANCE COMPANY THE	0.18%	\$330,246	\$233,561	\$95,768	\$66,384	28.42%
93	CAROLINA CASUALTY INSURANCE COMPANY	0.17%	\$322,944	\$353,284	\$90,551	\$198,097	56.07%
94	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.17%	\$317,128	\$301,200	\$65,559	\$62,714	20.82%
95	LYNDON PROPERTY INSURANCE COMPANY	0.16%	\$298,282	\$1,341,871	\$1,355,053	\$1,117,942	83.31%
96	ECONOMY PREMIER ASSURANCE COMPANY	0.15%	\$289,484	\$305,261	\$165,121	\$156,037	51.12%
97	USAA CASUALTY INSURANCE COMPANY	0.15%	\$282,386	\$265,666	\$64,900	\$66,431	25.01%
98	INDIANA LUMBERMENS MUTUAL INS CO	0.15%	\$276,548	\$305,591	\$86,135	\$86,135	28.19%
99	REPUBLIC WESTERN INS CO	0.15%	\$275,798	\$275,900	\$126,907	\$165,446	59.97%
100	AMERICAN INTERNATIONAL INS CO	0.14%	\$263,525	\$191,803	\$22,321	\$24,674	12.86%
101	PROGRESSIVE MAX INSURANCE COMPANY	0.14%	\$263,183	\$165,006	\$79,503	\$86,724	52.56%
102	ACE AMERICAN INSURANCE COMPANY	0.14%	\$254,971	\$241,089	\$19,646	\$35,220	14.61%
103	AMERICAN ROAD INSURANCE COMPANY	0.13%	\$251,339	\$251,339	\$36,521	\$24,091	9.59%
104	STANDARD FIRE INSURANCE COMPANY	0.13%	\$241,557	\$222,202	\$78,253	\$78,584	35.37%
105	ADDISON INSURANCE COMPANY	0.13%	\$238,873	\$99,902	\$0	\$11,200	11.21%
106	COMMERCE AND INDUSTRY INSURANCE CO	0.13%	\$237,831	\$229,502	\$13,000	\$18,951	8.26%
107	ATLANTIC MUTUAL INSURANCE COMPANY	0.13%	\$236,424	\$310,973	\$105,030	\$102,398	32.93%
108	MARKEL INSURANCE COMPANY	0.13%	\$234,710	\$224,961	\$64,878	\$91,195	40.54%
109	WESTPORT INSURANCE CORPORATION	0.12%	\$228,139	\$204,062	\$61,934	-\$41,698	-20.43%
110	CONTINENTAL WESTERN INSURANCE CO	0.12%	\$218,823	\$246,502	\$45,701	\$21,180	8.59%
111	AMERICAN RELIABLE INSURANCE COMPANY	0.12%	\$218,083	\$510,011	\$25,454	\$26,444	5.18%
112	COLUMBIA MUTUAL INSURANCE CO	0.11%	\$210,945	\$230,475	\$58,129	\$23,636	10.26%
113	FEDERATED SERVICE INSURANCE COMPANY	0.11%	\$206,002	\$214,697	\$26,963	-\$21,975	-10.24%
114	PEERLESS INSURANCE COMPANY	0.11%	\$198,389	\$128,667	\$20,832	\$20,193	15.69%
115	AMERICAN LIVE STOCK INSURANCE CO	0.10%	\$193,498	\$174,092	\$87,000	\$88,927	51.08%
116	MARYLAND CASUALTY COMPANY	0.10%	\$185,824	\$277,998	\$2,984	-\$23,230	-8.36%
117	HAWKEYE SECURITY INSURANCE COMPANY	0.10%	\$181,800	\$165,242	\$341,730	\$314,525	190.34%
118	MARKEL AMERICAN INSURANCE COMPANY	0.10%	\$179,925	\$182,774	\$51,373	\$54,001	29.55%
119	NATIONAL INDEMNITY COMPANY	0.09%	\$175,197	\$174,247	\$20,044	\$40,236	23.09%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	MIDWESTERN INDEMNITY COMPANY THE	0.09%	\$172,916	\$169,792	\$16,415	-\$134,880	-79.44%
121	HARCO NATIONAL INSURANCE COMPANY	0.09%	\$171,515	\$169,398	\$18,670	\$28,782	16.99%
122	COMPUTER INSURANCE COMPANY	0.09%	\$168,582	\$165,336	\$0	-\$650	-0.39%
123	FARMERS ALLIANCE MUTUAL INS CO	0.09%	\$168,026	\$164,393	\$77,333	\$17,833	10.85%
124	BIRMINGHAM FIRE INS CO OF PA	0.09%	\$167,394	\$150,630	\$560,000	\$139,268	92.46%
125	HARTFORD CASUALTY INS CO	0.09%	\$159,297	\$158,434	\$14,457	\$40,768	25.73%
126	METROPOLITAN PROPERTY & CASUALTY INS CO	0.08%	\$153,189	\$157,985	\$31,307	\$21,994	13.92%
127	HARTFORD UNDERWRITERS INSURANCE CO	0.08%	\$150,502	\$158,613	\$67,952	\$69,495	43.81%
128	GREAT AMERICAN INSURANCE COMPANY	0.08%	\$149,267	\$180,964	\$25,032	\$27,183	15.02%
129	LANCER INSURANCE COMPANY	0.08%	\$146,811	\$159,255	\$117,985	\$13,165	8.27%
130	UNITED FIRE & INDEMNITY COMPANY	0.08%	\$143,352	\$203,722	\$77,602	\$73,603	36.13%
131	FIREMENS INS CO OF NEWARK NEW JERSEY	0.08%	\$141,336	\$129,980	\$59,282	\$29,557	22.74%
132	GLENS FALLS INSURANCE COMPANY THE	0.07%	\$137,540	\$201,619	\$32,597	\$25,968	12.88%
133	NEW YORK MARINE & GENERAL INS CO	0.07%	\$135,620	\$22,968	\$2,714	-\$10,506	-45.74%
134	PHILADELPHIA INDEMNITY INSURANCE CO	0.07%	\$134,775	\$171,051	\$0	\$5,639	3.30%
135	XL SPECIALTY INSURANCE COMPANY	0.07%	\$134,586	\$128,936	\$0	\$8,361	6.48%
136	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.07%	\$132,625	\$117,619	\$0	\$1,377	1.17%
137	ACUITY A MUTUAL INSURANCE COMPANY	0.07%	\$122,478	\$43,911	\$21,967	-\$25,313	57.65%
138	CENTENNIAL INSURANCE COMPANY	0.07%	\$121,771	\$236,330	\$7,037	-\$32,874	-13.91%
139	STARNET INSURANCE COMPANY	0.06%	\$119,470	\$58,435	\$873	\$30,971	53.00%
140	LITITZ MUTUAL INSURANCE COMPANY	0.06%	\$116,208	\$106,082	\$54,397	\$65,449	61.70%
141	QUANTA INDEMNITY COMPANY	0.06%	\$109,618	\$17,552	\$0	\$6,845	39.00%
142	AMERICAN FAMILY HOME INSURANCE COMPANY	0.06%	\$107,466	\$141,324	\$226,148	\$238,555	168.80%
143	AMERICAN ALTERNATIVE INS CORP	0.06%	\$106,515	\$50,523	\$0	-\$8,755	-17.33%
144	KEMPER CASUALTY INSURANCE COMPANY	0.05%	\$102,520	\$102,520	\$5,633	\$5,573	5.44%
145	ARMED FORCES INSURANCE EXCHANGE	0.05%	\$101,569	\$103,728	\$29,244	\$24,674	23.79%
146	SENTRY INSURANCE A MUTUAL COMPANY	0.05%	\$98,103	\$96,857	\$23,563	-\$13,905	-14.36%
147	AMERICAN INSURANCE COMPANY THE	0.05%	\$93,553	\$137,800	\$200,490	\$184,573	141.20%
148	ALLIANCE INSURANCE COMPANY INC	0.05%	\$89,905	\$83,259	\$45,453	\$30,878	37.09%
149	VANLINER INSURANCE COMPANY	0.05%	\$86,637	\$83,515	\$25,827	\$150,161	179.80%
150	ENCOMPASS INDEMNITY COMPANY	0.05%	\$85,025	\$18,307	\$0	\$3,176	17.35%
151	MID-CONTINENT CASUALTY COMPANY	0.04%	\$83,384	\$71,120	\$2,102	\$14,261	20.05%
152	NATIONAL INTERSTATE INSURANCE COMPANY	0.04%	\$80,972	\$68,225	\$22,876	\$74,610	109.36%
153	PROPERTY & CASUALTY INS CO OF HARTFORD	0.04%	\$80,545	\$67,507	\$1,075	\$1,366	2.02%
154	DAIMLERCHRYSLER INSURANCE COMPANY	0.04%	\$79,668	\$343,101	\$193,671	\$215,657	62.86%
155	WESCO INSURANCE COMPANY	0.04%	\$77,898	\$664,668	\$47,829	\$34,568	5.20%
156	MILLERS CLASSIFIED INSURANCE COMPANY	0.04%	\$76,716	\$77,751	\$10,351	\$7,681	9.88%
157	NEW HAMPSHIRE INSURANCE COMPANY	0.04%	\$76,577	\$107,454	\$0	\$1,306	1.22%
158	FIDELITY & GUARANTY INS UNDERWRITERS	0.04%	\$76,172	\$86,955	\$0	\$3,765	4.33%
159	AUTOMOBILE INS CO OF HARTFORD CT	0.04%	\$74,502	\$79,684	\$834	\$4,055	5.09%
160	AMERISURE MUTUAL INSURANCE COMPANY	0.04%	\$71,084	\$70,722	\$2,432	\$1,805	2.55%
161	GRANITE STATE INSURANCE COMPANY	0.04%	\$67,688	\$181,942	\$1,766	-\$17,628	-9.69%
162	OAK RIVER INSURANCE COMPANY	0.04%	\$67,105	\$60,877	\$4,238	\$3,832	6.29%
163	FIDELITY AND GUARANTY INSURANCE COMPANY	0.04%	\$66,086	\$132,282	\$5,132	-\$13,512	-10.21%
164	LUMBERMENS UNDERWRITING ALLIANCE	0.03%	\$65,225	\$66,174	\$1,148	\$1,703	2.57%
165	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.03%	\$64,335	\$11,095	\$1,815	\$1,815	16.36%
166	FIDELITY NATIONAL INSURANCE COMPANY	0.03%	\$63,925	\$33,060	\$2,777	\$10,004	30.26%
167	YOSEMITE INSURANCE COMPANY	0.03%	\$62,635	\$103,720	\$14,739	\$14,655	14.13%
168	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.03%	\$60,011	\$74,822	\$39,200	\$49,627	66.33%
169	AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY	0.03%	\$58,900	\$65,451	\$7,073	\$16,162	24.69%
170	SECURA INSURANCE A MUTUAL COMPANY	0.03%	\$57,467	\$60,881	\$3,692	\$6,979	11.46%
171	MILLERS FIRST INSURANCE COMPANY	0.03%	\$53,618	\$56,460	\$14,924	\$15,567	27.57%
172	PACIFIC SPECIALTY INSURANCE COMPANY	0.03%	\$51,426	\$54,184	\$830	\$830	1.53%
173	AMERICAN GENERAL INDEMNITY COMPANY	0.03%	\$49,679	\$49,679	\$0	\$2,930	5.90%
174	SAGAMORE INSURANCE COMPANY	0.03%	\$48,763	\$48,184	\$2,225	\$3,225	6.69%
175	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03%	\$48,675	\$47,715	\$2,338	\$1,749	3.67%
176	TWIN CITY FIRE INS CO	0.03%	\$47,583	\$413,380	\$3,880,632	\$3,833,011	927.24%
177	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.02%	\$45,288	\$44,962	\$4,142	\$1,974	4.39%
178	ASSOCIATED INDEMNITY CORPORATION	0.02%	\$43,472	\$43,621	\$3,395	\$4,615	10.58%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	COOPERATIVE MUTUAL INSURANCE COMPANY	0.02%	\$41,658	\$44,740	\$0	\$0	0.00%
180	WEST AMERICAN INSURANCE COMPANY	0.02%	\$40,415	\$45,452	\$23,995	\$23,597	51.92%
181	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$40,331	\$49,644	\$18,499	\$16,175	32.58%
182	GENERAL STAR NATIONAL INS CO	0.02%	\$37,278	\$178,816	\$94,136	\$154,939	86.65%
183	LUMBERMENS MUTUAL CASUALTY CO	0.02%	\$35,529	\$39,512	\$2,500	-\$150,258	-380.28%
184	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$34,328	\$41,411	\$21,700	\$21,473	51.85%
185	HARTFORD STEAM BOILER INSPECTION & INS	0.02%	\$33,634	\$35,727	\$2,290	\$2,910	8.15%
186	AMERICAN ZURICH INSURANCE COMPANY	0.02%	\$33,105	\$62,880	\$0	-\$5,324	-8.47%
187	SELECTIVE INS CO OF THE SOUTHEAST	0.02%	\$32,654	\$34,012	\$1,875	\$1,875	5.51%
188	METROPOLITAN GROUP PROP & CAS INS CO	0.02%	\$31,535	\$34,724	\$5,399	\$7,131	20.54%
189	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.02%	\$31,037	\$33,534	\$103,336	\$150,468	448.70%
190	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$26,926	\$24,873	\$3,220	\$5,198	20.90%
191	FIDELITY AND DEPOSIT CO MARYLAND	0.01%	\$26,471	\$27,572	\$19,969	\$136,290	494.31%
192	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.01%	\$26,193	\$24,809	\$6,241	\$7,568	30.51%
193	STRATFORD INSURANCE COMPANY	0.01%	\$25,155	\$19,442	\$0	-\$2,314	-11.90%
194	TEACHERS INSURANCE COMPANY	0.01%	\$22,542	\$20,872	\$5,000	\$575	2.75%
195	DISCOVER PROPERTY AND CASUALTY INSURANCE COMP	0.01%	\$22,075	\$12,224	\$0	\$15	0.12%
196	AMERICAN ECONOMY INSURANCE COMPANY	0.01%	\$21,815	\$24,813	\$7,388	\$8,212	33.10%
197	AMERICAN GUARANTEE & LIABILITY INS CO	0.01%	\$21,045	\$14,844	\$0	-\$1,280	-8.62%
198	BALBOA INSURANCE COMPANY	0.01%	\$20,981	\$22,547	\$2,000	\$3,036	13.47%
199	SECURITY NATIONAL INSURANCE COMPANY	0.01%	\$20,508	\$21,163	\$15,118	\$11,285	53.32%
200	UNION INSURANCE CO OF PROVIDENCE	0.01%	\$20,465	\$23,230	\$950	\$939	4.04%
201	MENDOTA INSURANCE COMPANY	0.01%	\$18,852	\$22,729	\$6,852	\$13,855	60.96%
202	TRANSPORTATION INSURANCE COMPANY	0.01%	\$18,717	\$20,425	\$0	-\$1,302	-6.37%
203	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.01%	\$17,494	\$12,156	\$0	-\$9,038	-74.35%
204	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$17,387	\$16,084	\$0	\$1,006	6.25%
205	NORTHERN ASSURANCE CO OF AMERICA	0.01%	\$17,231	\$2,459	\$3,413	\$4,034	164.05%
206	CLARENDON NATIONAL INS CO	0.01%	\$17,182	\$11,963	\$0	-\$6,670	-55.76%
207	AMICA MUTUAL INSURANCE COMPANY	0.01%	\$17,014	\$13,649	\$290	\$290	2.12%
208	PROGRESSIVE CASUALTY INSURANCE CO	0.01%	\$16,268	\$13,109	\$0	\$69	0.53%
209	MONUMENTAL GENERAL CASUALTY COMPANY	0.01%	\$15,819	\$81,404	\$55,018	-\$48,000	-58.97%
210	ILLINOIS NATIONAL INSURANCE COMPANY	0.01%	\$15,419	\$22,266	\$0	\$296	1.33%
211	NORTHFIELD INSURANCE COMPANY	0.01%	\$15,248	\$16,481	\$850	-\$3,527	-21.40%
212	HARLEYSVILLE MUTUAL INSURANCE CO	0.01%	\$14,840	\$5,651	\$0	\$235	4.16%
213	AMERICAN SECURITY INSURANCE COMPANY	0.01%	\$14,715	\$14,715	\$4,400	\$6,634	45.08%
214	DOCTORS COMPANY AN INTERINS EXCHANGE	0.01%	\$14,443	\$48,591	\$30,597	\$20,201	41.57%
215	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.01%	\$14,401	\$15,658	\$2,879	\$2,769	17.68%
216	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$13,883	\$15,398	\$3,563	\$2,543	16.52%
217	TRANSCONTINENTAL INSURANCE COMPANY	0.01%	\$13,746	\$12,026	\$0	\$0	0.00%
218	STATE AUTOMOBILE MUTUAL INS CO	0.01%	\$13,089	\$27,707	\$1,148	\$6,972	25.16%
219	ACCEPTANCE CASUALTY INSURANCE CO	0.01%	\$12,982	\$61,589	\$0	-\$301	-0.49%
220	ELECTRIC INSURANCE COMPANY	0.01%	\$11,805	\$9,586	\$0	\$0	0.00%
221	ROCKFORD MUTUAL INSURANCE COMPANY	0.01%	\$11,353	\$11,526	\$0	\$0	0.00%
222	ATLANTIC SPECIALTY INSURANCE COMPANY	0.01%	\$11,081	\$5,587	\$0	\$233	4.17%
223	OLD REPUBLIC INSURANCE COMPANY	0.01%	\$11,063	\$10,303	\$0	\$6,000	58.24%
224	AMERICAN CASUALTY CO OF READING PA	0.01%	\$10,641	\$10,341	\$0	\$0	0.00%
225	NATIONAL LIABILITY & FIRE INS CO	0.01%	\$10,347	\$9,623	\$1,000	\$734	7.63%
226	NATIONWIDE AGRIBUSINESS INS CO	0.01%	\$10,321	\$8,307	\$0	\$685	8.25%
227	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$10,123	\$10,544	\$1,000	\$970	9.20%
228	DEPOSITORS INSURANCE COMPANY	0.01%	\$9,570	\$14,858	\$3,387	\$2,526	17.00%
229	RSUI INDEMNITY COMPANY	0.00%	\$8,689	\$268	\$0	\$18	6.72%
230	STANDARD GUARANTY INSURANCE COMPANY	0.00%	\$8,620	\$8,620	\$95	\$142	1.65%
231	HANOVER INSURANCE COMPANY THE	0.00%	\$8,521	\$9,067	-\$473	-\$82,461	-909.46%
232	CAPITOL INDEMNITY CORPORATION	0.00%	\$8,437	\$6,948	\$0	-\$376	-5.41%
233	SENTINEL INSURANCE COMPANY LTD	0.00%	\$8,277	\$2,337	\$0	\$18	0.77%
234	HORACE MANN INSURANCE COMPANY	0.00%	\$7,699	\$7,697	\$0	\$217	2.82%
235	RIVERPORT INSURANCE COMPANY	0.00%	\$7,434	\$10,206	\$0	\$0	0.00%
236	ONEBEACON INSURANCE COMPANY	0.00%	\$7,429	\$6,730	\$0	\$1,370	20.36%
237	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$6,933	\$4,060	\$2,586	\$2,586	63.69%

**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$6,900	\$7,379	\$0	\$74	1.00%
239	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$6,312	\$11,484	\$707	-\$2,082	-18.13%
240	NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$6,282	\$6,282	\$0	\$0	0.00%
241	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$6,036	\$2,971	\$0	\$825	27.77%
242	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$5,735	\$5,414	\$0	-\$525	-9.70%
243	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.00%	\$5,603	\$2,102	\$0	\$189	8.99%
244	TIG INSURANCE COMPANY	0.00%	\$5,546	\$5,546	\$0	-\$31,784	-573.10%
245	EMCASCO INSURANCE COMPANY	0.00%	\$5,420	\$6,603	\$148	\$126	1.91%
246	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$4,562	\$19,586	\$14,813	-\$26,495	-135.28%
247	REDLAND INSURANCE COMPANY	0.00%	\$4,268	\$4,365	\$3,284	\$9,260	212.14%
248	NATIONAL CASUALTY COMPANY	0.00%	\$3,677	\$3,705	\$0	-\$111	-3.00%
249	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$3,675	\$16,801	\$0	\$0	0.00%
250	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$3,628	\$29,117	\$33,364	\$41,583	142.81%
251	FARMERS INSURANCE EXCHANGE	0.00%	\$3,599	\$4,025	\$0	-\$300	-7.45%
252	CIVIC PROPERTY & CASUALTY CO	0.00%	\$3,597	\$4,462	\$0	\$0	0.00%
253	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	\$3,143	\$3,251	\$0	\$0	0.00%
254	TRUMBULL INSURANCE COMPANY	0.00%	\$3,133	\$3,384	\$64,345	\$64,359	1901.86%
255	MUTUALAID EXCHANGE	0.00%	\$3,090	\$1,584	\$0	\$147	9.28%
256	MASSACHUSETTS BAY INS CO	0.00%	\$2,957	\$2,756	\$0	-\$131	-4.75%
257	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$2,896	\$3,248	\$0	\$0	0.00%
258	FIRST COLONIAL INSURANCE COMPANY	0.00%	\$2,802	\$2,314	\$0	\$22,552	974.59%
259	GENERAL INSURANCE CO OF AMERICA	0.00%	\$2,217	\$1,596	\$0	-\$6,722	-421.18%
260	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$2,193	\$2,165	\$0	-\$164	-7.58%
261	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$2,192	\$2,330	\$0	\$7	0.30%
262	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	\$2,117	\$41,634	\$43,865	\$15,702	37.71%
263	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$2,033	\$982	\$0	-\$9,179	-934.73%
264	PENN AMERICA INS CO	0.00%	\$2,010	\$1,997	\$0	-\$735	-36.81%
265	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$2,000	\$1,400	\$0	-\$88	-6.29%
266	CHURCH MUTUAL INSURANCE COMPANY	0.00%	\$1,983	\$1,953	\$9,650	\$9,490	485.92%
267	UNITED STATES LIABILITY INSURANCE CO	0.00%	\$1,982	\$543	\$0	\$0	0.00%
268	HUDSON INSURANCE COMPANY	0.00%	\$1,768	\$2,066	\$0	\$490	23.72%
269	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.00%	\$1,666	\$1,397	\$440	\$540	38.65%
270	ZURICH AMERICAN INS CO OF ILLINOIS	0.00%	\$1,616	\$359	\$0	\$79	22.01%
271	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$1,442	\$1,645	\$0	-\$61	-3.71%
272	WESTFIELD INSURANCE COMPANY	0.00%	\$1,396	\$2,595	-\$149	-\$246	-9.48%
273	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$1,362	\$851	\$0	-\$794	-93.30%
274	AMERISURE INSURANCE COMPANY	0.00%	\$1,322	\$1,325	\$0	-\$123	-9.28%
275	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$1,192	\$1,192	\$152	\$115	9.65%
276	QBE INSURANCE CORPORATION	0.00%	\$1,085	\$756	\$0	\$86	11.38%
277	VALLEY FORGE INSURANCE COMPANY	0.00%	\$843	\$898	\$0	\$0	0.00%
278	OMAHA PROPERTY AND CASUALTY INS CO	0.00%	\$824	\$41,503	\$23,932	\$16,432	39.59%
279	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$779	\$985	\$0	-\$28,887	-2932.69%
280	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE CO	0.00%	\$749	\$749	\$0	\$220	29.37%
281	MERASTAR INSURANCE COMPANY	0.00%	\$674	\$505	\$0	\$0	0.00%
282	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$635	\$729	\$0	\$49	6.72%
283	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$583	\$354	\$0	\$0	0.00%
284	BANKERS STANDARD FIRE & MARINE CO	0.00%	\$576	\$576	\$0	-\$3,382	-587.15%
285	VERLAN FIRE INSURANCE COMPANY	0.00%	\$575	\$658	\$0	\$0	0.00%
286	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$570	\$448	\$0	\$35	7.81%
287	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$375	\$116	\$0	\$0	0.00%
288	NATIONAL SURETY CORPORATION	0.00%	\$351	\$351	\$0	\$282	80.34%
289	LIBERTY INSURANCE UNDERWRITERS INC.	0.00%	\$286	\$11,357	\$0	-\$19,581	-172.41%
290	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.00%	\$188	\$104	\$0	\$7	6.73%
291	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.00%	\$169	\$422	\$0	\$0	0.00%
292	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$151	\$243	\$8,643	\$8,644	3557.20%
293	BANKERS INSURANCE COMPANY	0.00%	\$147	\$147	\$0	\$44	29.93%
294	PROGRESSIVE SPECIALTY INS CO	0.00%	\$89	\$50	\$0	\$3	6.00%
295	ULICO CASUALTY COMPANY	0.00%	\$62	\$1,191	\$0	\$0	0.00%
296	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$31	\$369	-\$9,100	-\$9,561	-2591.06%

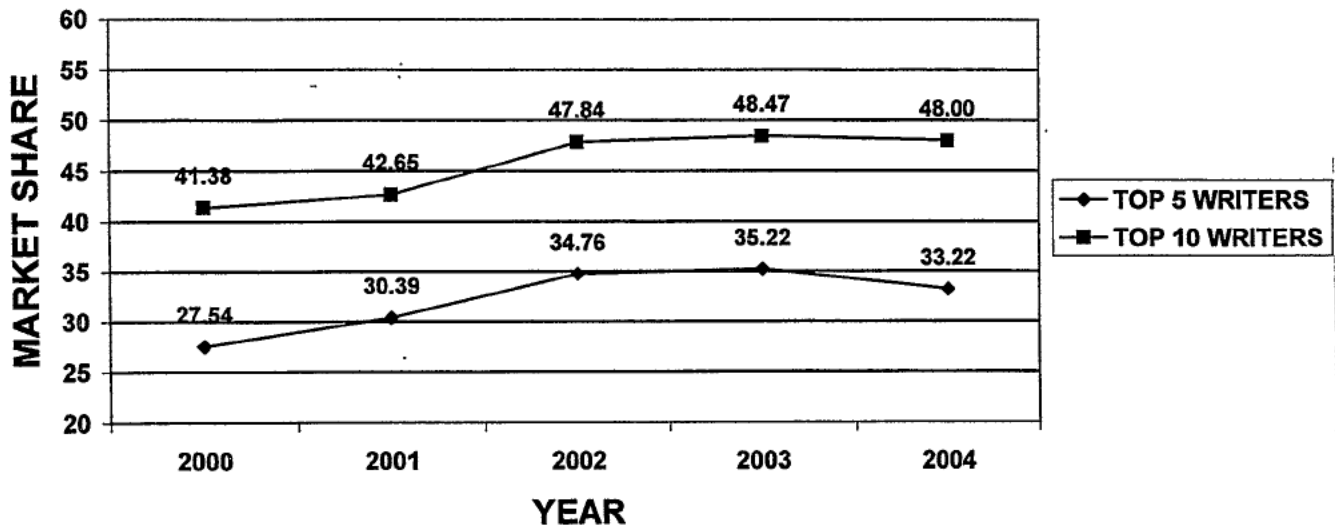
**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
297	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$25	\$613	\$0	-\$237	-38.66%
298	AIG PREMIER INSURANCE COMPANY	0.00%	\$17	\$17	\$0	-\$43	-252.94%
299	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$23,582	N/A
300	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$0	\$23	N/A
301	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$16	N/A
302	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$56	N/A
303	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$0	\$0	\$1,124	N/A
304	ATHENA ASSURANCE COMPANY	0.00%	\$0	\$1	\$0	-\$79	-7900.00%
305	AXA CORPORATE SOLUTIONS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
306	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,232	N/A
307	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$0	\$0	\$0	\$1,400	N/A
308	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$40	N/A
309	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$1,029	N/A
310	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,648	N/A
311	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$0	-\$12,256	N/A
312	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$342	N/A
313	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	-\$847	N/A
314	GENESIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
315	GERLING AMERICA INSURANCE COMPANY	0.00%	\$0	\$133	\$0	\$0	0.00%
316	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$168	N/A
317	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,169	N/A
318	HERITAGE INDEMNITY COMPANY	0.00%	\$0	\$0	\$65,728	\$65,728	N/A
319	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$306	\$545	N/A
320	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$200,737	\$66,427	N/A
321	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	-\$1	\$0	\$151,661	-15166100.00%
322	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$46	N/A
323	LIBERTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$1,151	N/A
324	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$3,921	\$0	\$0	0.00%
325	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$117	N/A
326	SAFECO NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
327	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$19	N/A
328	SECURA SUPREME INSURANCE COMPANY	0.00%	\$0	-\$16	\$0	\$0	0.00%
329	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	-\$434	-\$13,977	N/A
330	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$78	\$0	-\$16,869	-21626.92%
331	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$339	N/A
332	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$659	N/A
333	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	\$13	N/A
334	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$1	N/A
335	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$37	N/A
336	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	-\$1,287	N/A
337	UNITED SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$801	N/A
338	VALIANT INS CO	0.00%	\$0	\$0	\$0	-\$223	N/A
339	VESTA FIRE INSURANCE CORP	0.00%	\$0	\$68,840	\$256,314	\$360,890	524.24%
340	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	-\$40	\$3	\$0	-\$1,820	-60666.67%
341	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$858	\$5,127	\$62,167	\$95,657	1865.75%
342	COMMERCIAL GUARANTY CASUALTY INSURANCE COMPANY	0.00%	-\$3,355	-\$872	\$0	-\$7,191	824.66%
343	NATIONAL FIRE INS CO OF HARTFORD	0.00%	-\$3,511	-\$255	\$791	\$791	-310.20%
344	FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE	-0.01%	-\$11,547	\$19,129	\$4,025	\$5,148	26.91%
345	XL INSURANCE AMERICA INC	-0.02%	-\$42,447	-\$41,726	\$0	-\$28,263	67.73%
346	ROYAL INDEMNITY COMPANY	-0.15%	-\$275,169	\$383,399	\$567,065	\$229,657	59.90%
TOTAL		100.00%	\$187,073,322	\$187,813,880	\$81,270,526	\$85,100,266	45.31%

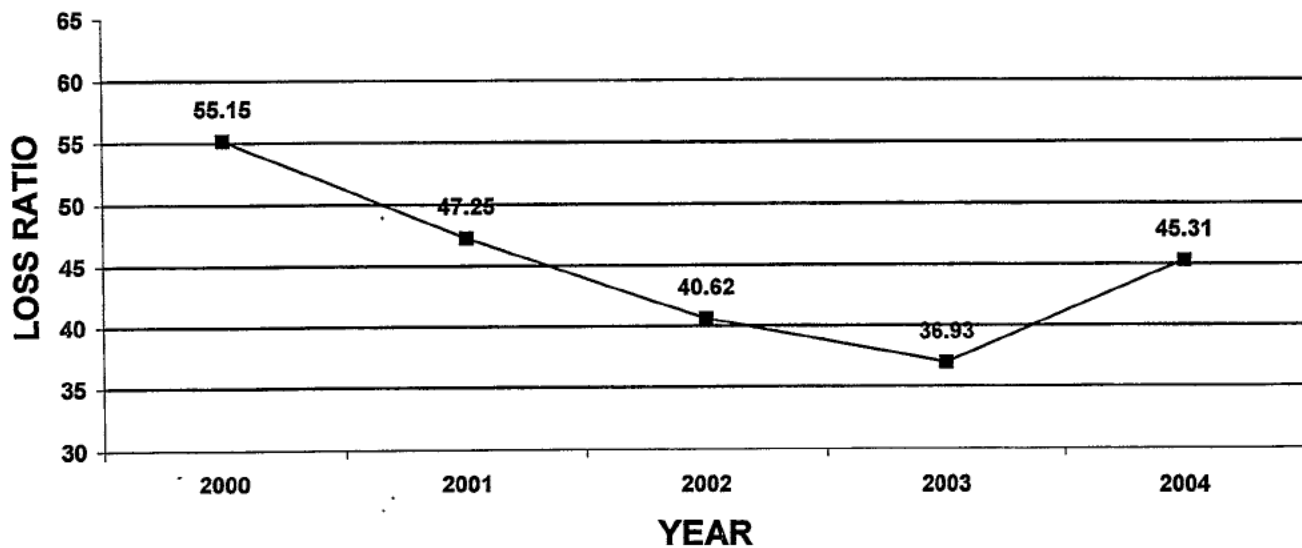


## MISSOURI INLAND MARINE (Including Auto Cargo) INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

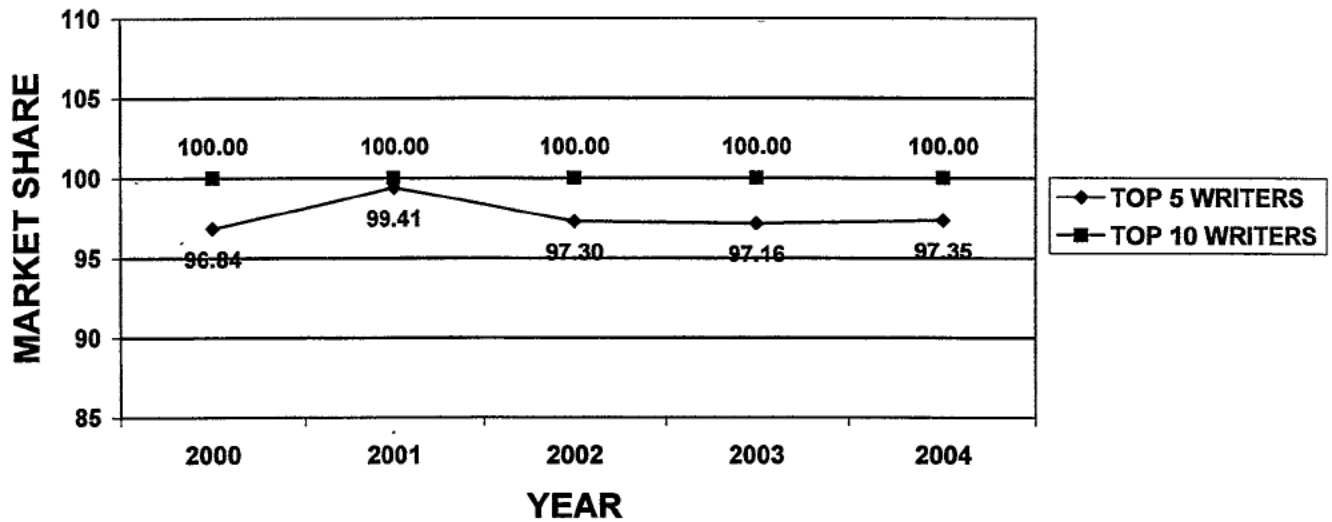


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FINANCIAL GUARANTY**

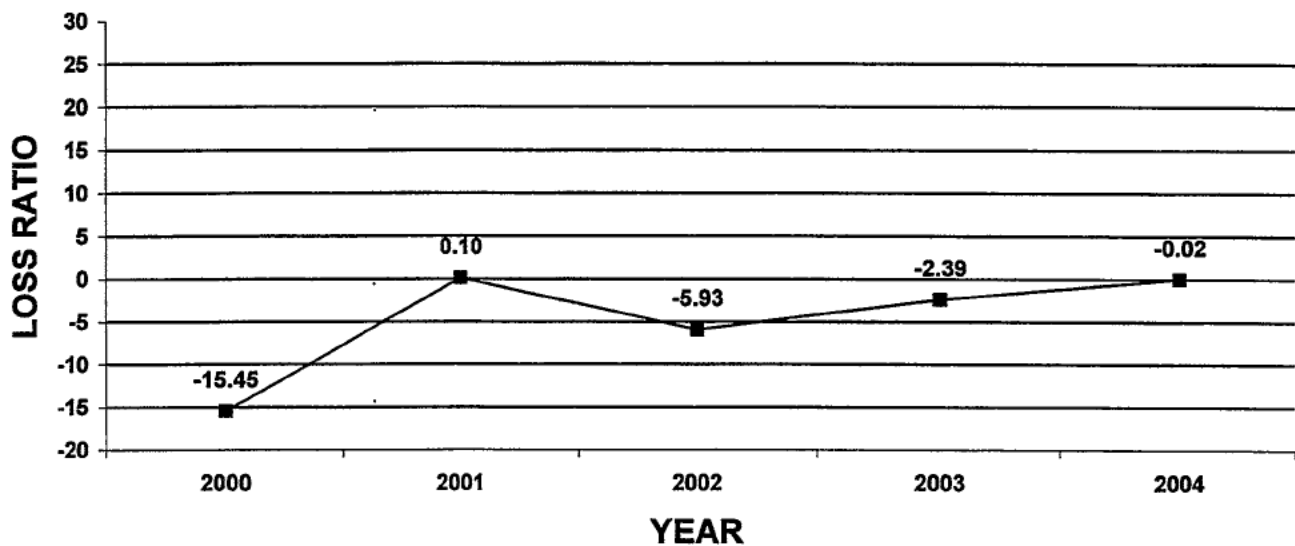
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMBAC ASSURANCE CORPORATION	47.31%	\$15,239,974	\$5,220,058	\$4,579	\$3,570	0.07%
2	MBIA INSURANCE CORPORATION	16.77%	\$5,401,481	\$3,956,775	\$0	\$0	0.00%
3	XL CAPITAL ASSURANCE INC	16.54%	\$5,328,274	\$177,175	\$0	\$0	0.00%
4	FINANCIAL SECURITY ASSUR INC	9.63%	\$3,100,860	\$1,346,343	\$0	\$0	0.00%
5	RADIAN ASSET ASSURANCE INC	7.10%	\$2,288,492	\$335,867	\$0	\$0	0.00%
6	FINANCIAL GUARANTY INSURANCE COMPANY	2.62%	\$844,103	\$971,668	\$0	\$0	0.00%
7	TRAVELERS CASUALTY AND SURETY CO	0.01%	\$3,167	\$3,158	\$0	\$0	0.00%
8	FIREMANS FUND INSURANCE COMPANY	0.01%	\$2,879	\$153,064	\$0	-\$7,509	-4.91%
9	TRAVELERS INDEMNITY COMPANY	0.00%	\$1,439	\$76,531	\$0	\$0	0.00%
10	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$960	\$51,021	\$0	\$0	0.00%
11	ACA FINANCIAL GUARANTY CORPORATION	0.00%	\$0	\$158,838	\$0	\$0	0.00%
12	ACE PROPERTY AND CASUALTY INSURANCE COMP	0.00%	\$0	\$3,040	\$0	\$0	0.00%
13	AIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	-\$41	-\$41	N/A
14	CONNIE LEE INS COMPANY	0.00%	\$0	\$8,116	\$0	\$0	0.00%
15	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$927	\$927	N/A
16	MBIA INSURANCE CORP. OF ILLINOIS	0.00%	\$0	\$11,770	\$0	\$0	0.00%
17	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$3	N/A
	<b>TOTAL</b>	<b>100.00%</b>	<b>\$32,211,629</b>	<b>\$12,473,424</b>	<b>\$5,465</b>	<b>-\$3,056</b>	<b>-0.02%</b>

## MISSOURI FINANCIAL GUARANTY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

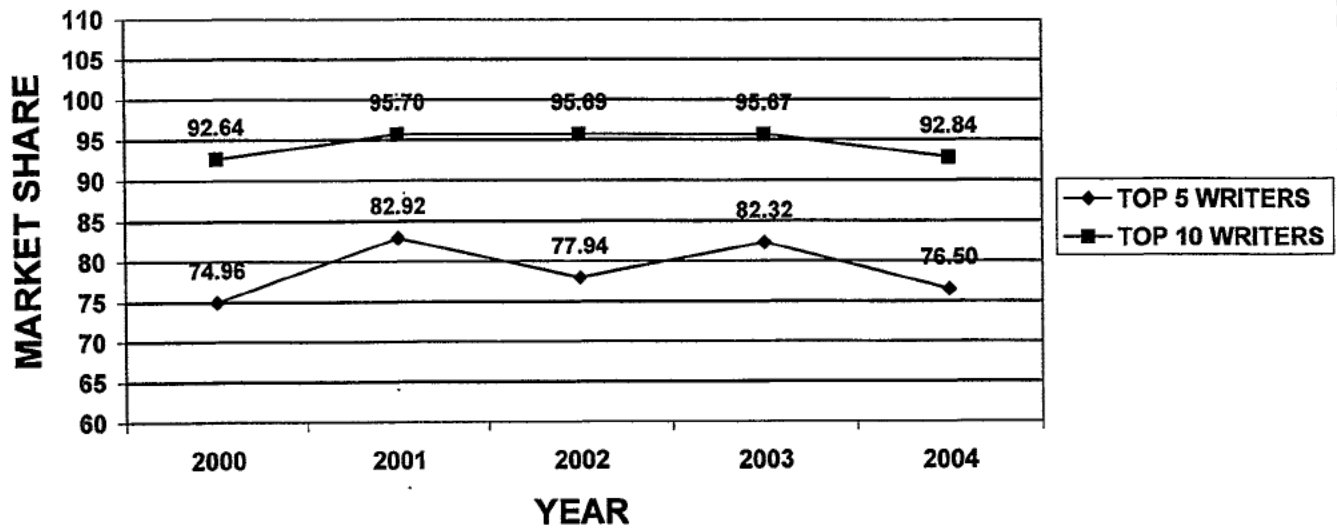


**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Physicians and Surgeons)**

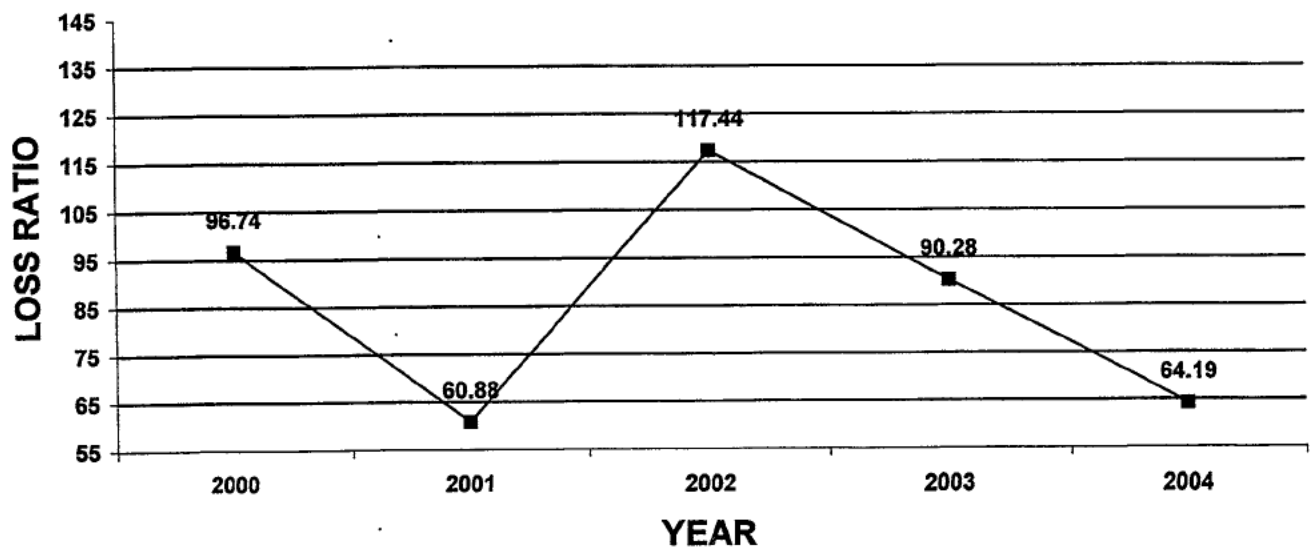
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI PHYSICIANS MUTUAL	26.44%	\$37,717,350	\$33,773,458	\$1,684,500	\$12,398,487	36.71%
2	MEDICAL ASSURANCE CO INC THE	23.59%	\$33,647,834	\$34,897,940	\$9,020,475	\$12,882,230	36.91%
3	MEDICAL PROTECTIVE COMPANY	11.71%	\$16,700,422	\$20,341,837	\$7,354,535	\$864,936	4.25%
4	INTERMED INSURANCE COMPANY	8.99%	\$12,820,144	\$15,757,528	\$13,429,500	\$17,649,824	112.01%
5	MEDICAL LIABILITY ALLIANCE	5.77%	\$8,228,657	\$5,860,055	\$595,684	\$1,140,687	19.47%
6	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIA	5.68%	\$8,102,880	\$4,598,253	\$0	\$2,346,000	51.02%
7	DOCTORS COMPANY AN INTERINS EXCHANGE	5.34%	\$7,610,102	\$9,580,660	\$2,208,750	\$4,731,306	49.38%
8	MID CENTURY INSURANCE COMPANY	2.15%	\$3,073,610	\$3,864,922	\$0	\$0	0.00%
9	PREFERRED PROFESSIONAL INSURANCE COMPAI	1.62%	\$2,311,321	\$2,352,445	\$4,788,519	\$3,081,493	130.99%
10	PREFERRED PHYSICIANS MEDICAL RRG INC	1.54%	\$2,198,349	\$2,167,678	\$0	\$617,328	28.48%
11	KANSAS MEDICAL MUTUAL INS CO	1.06%	\$1,515,915	\$1,515,915	\$100,897	\$3,611,869	238.26%
12	MISSOURI DOCTORS MUTUAL INSURANCE COMPA	0.96%	\$1,372,534	\$804,660	\$0	\$0	0.00%
13	NATIONAL UNION FIRE INSURANCE COMPANY OF	0.95%	\$1,361,128	\$1,017,934	\$120,000	\$1,011,481	99.37%
14	TRUCK INSURANCE EXCHANGE	0.92%	\$1,314,955	\$1,897,926	\$2,428,851	\$6,139,693	323.49%
15	CONTINENTAL CASUALTY COMPANY	0.84%	\$1,197,334	\$759,125	\$846,513	-\$2,641,687	-347.99%
16	PROFESSIONAL SOLUTIONS INSURANCE COMPAN	0.62%	\$885,991	\$313,901	\$0	\$138,399	44.09%
17	PODIATRY INSURANCE COMPANY OF AMERICA A I	0.52%	\$745,270	\$709,539	\$402,500	\$821,273	115.75%
18	ZURICH AMERICAN INSURANCE COMPANY	0.48%	\$680,325	\$658,728	\$3,172,500	\$2,786,415	423.00%
19	ISMIE MUTUAL INSURANCE COMPANY	0.37%	\$529,869	\$280,391	\$0	\$181,526	64.74%
20	NCMIC INSURANCE COMPANY	0.33%	\$467,724	\$866,752	\$175,000	\$221,057	26.50%
21	AMCO INSURANCE COMPANY	0.06%	\$90,515	\$239,076	\$85,000	\$95,906	40.12%
22	STATE FARM FIRE AND CASUALTY COMPANY	0.05%	\$78,172	\$37,363	\$0	\$0	0.00%
23	AMERICAN CASUALTY CO OF READING PA	0.03%	\$48,125	\$56,120	\$0	\$224,738	400.46%
24	DARWIN NATIONAL ASSURANCE COMPANY	0.03%	\$38,845	\$4,788	\$0	\$2,054	42.90%
25	SECURITY INSURANCE COMPANY OF HARTFORD	0.01%	\$11,668	\$22,639	\$0	-\$449	-1.98%
26	PACO ASSURANCE COMPANY INC	0.01%	\$10,520	\$7,881	\$0	\$37	0.47%
27	TRAVELERS PROPERTY CASUALTY COMPANY OF	0.00%	\$19	\$12	\$0	\$0	0.00%
28	AIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$8,034	N/A
29	AMERICAN EQUITY SPECIALTY INSURANCE COMP.	0.00%	\$0	\$0	\$15,000	-\$102,395	N/A
30	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$615	N/A
31	COMMERCIAL GUARANTY CASUALTY INSURANCE	0.00%	\$0	\$0	\$150,000	-\$850,000	N/A
32	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$756,262	\$987,738	N/A
33	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$77	N/A
34	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
35	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$1,688,300	\$687,300	N/A
36	MISSOURI PHYSICIANS ASSOCIATES	0.00%	\$0	\$0	\$200,000	-\$440,005	N/A
37	NATIONAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$40,190	N/A
38	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	-\$14,863	N/A
39	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$0	\$2,584,487	\$890,273	N/A
40	OHIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$24,334	N/A
41	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$54	N/A
42	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$0	-\$738	\$9,035,000	\$5,373,761	-728151.90%
43	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$2,213	\$0	\$0	0.00%
44	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$1,550,000	-\$127,637	N/A
45	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$1,223	N/A
46	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$44,221	N/A
47	CHICAGO INSURANCE COMPANY	-0.09%	-\$132,478	-\$126,919	\$18,769,595	\$16,667,524	-13132.41%
TOTAL		100.00%	\$142,627,100	\$142,262,082	\$81,161,868	\$91,322,441	64.19%

**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE**  
**(Physicians and Surgeons)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

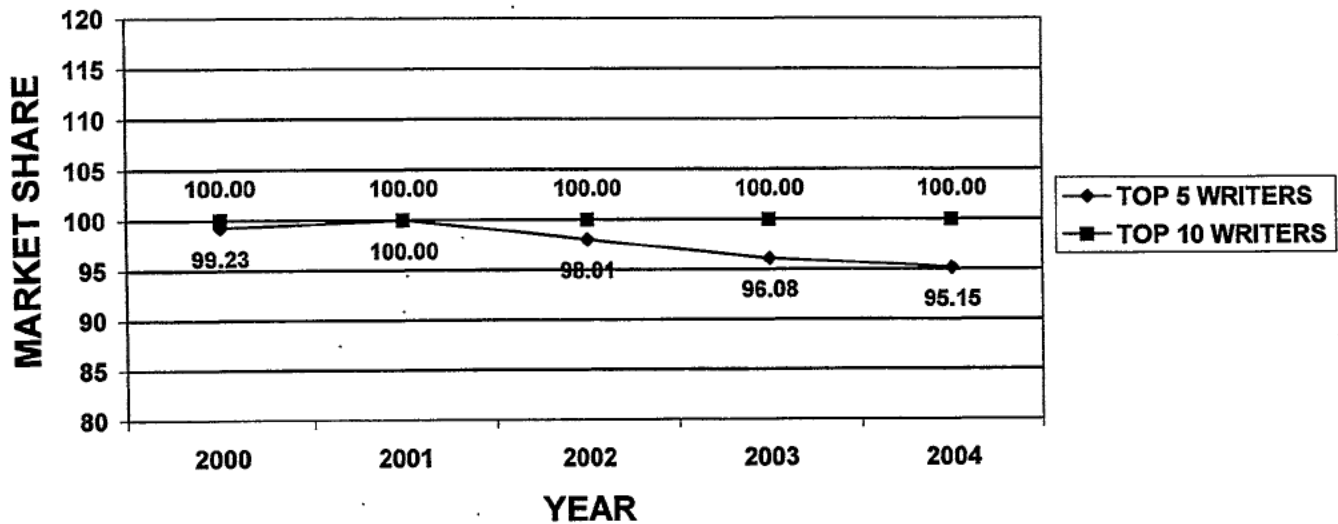


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Dentists)**

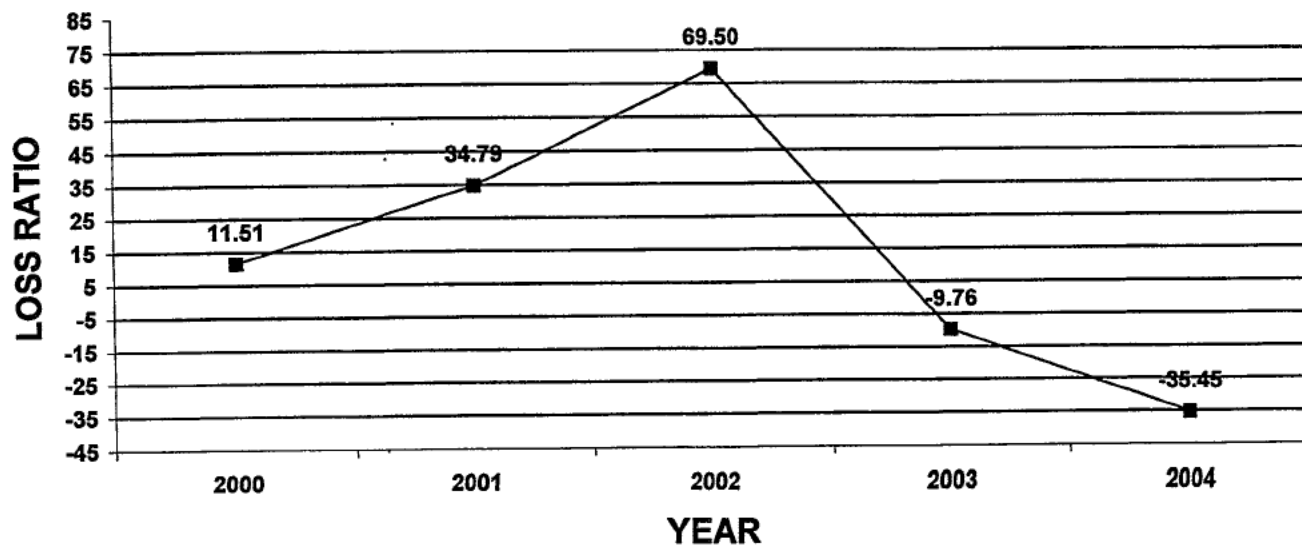
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MEDICAL PROTECTIVE COMPANY	56.38%	\$2,503,108	\$2,499,204	\$89,497	\$56,497	2.26%
2	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	15.65%	\$694,766	\$603,351	\$0	-\$72,450	-12.01%
3	MEDICAL ASSURANCE CO INC THE	12.05%	\$534,940	\$550,665	\$22,568	\$19,480	3.54%
4	INTERMED INSURANCE COMPANY	8.09%	\$358,976	\$441,225	\$215,000	-\$1,720,586	-389.96%
5	GRANITE STATE INSURANCE COMPANY	2.98%	\$132,475	\$125,151	\$0	\$36,150	28.89%
6	CINCINNATI INS CO THE	1.85%	\$82,086	\$82,781	\$875	\$90,910	109.82%
7	AMERICAN HOME ASSURANCE COMPANY	1.56%	\$69,109	\$67,181	\$0	\$41,810	62.23%
8	FORTRESS INSURANCE COMPANY	1.44%	\$64,109	\$265,610	\$20,000	\$3,526	1.33%
9	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$283	N/A
10	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$0	\$0	-\$1,585	N/A
11	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	\$0	N/A
12	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$90	N/A
13	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$10,316	N/A
14	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$86,005	N/A
<b>TOTAL</b>		<b>100.00%</b>	<b>\$4,439,569</b>	<b>\$4,635,168</b>	<b>\$347,940</b>	<b>-\$1,642,942</b>	<b>-35.45%</b>

**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE  
(Dentists)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



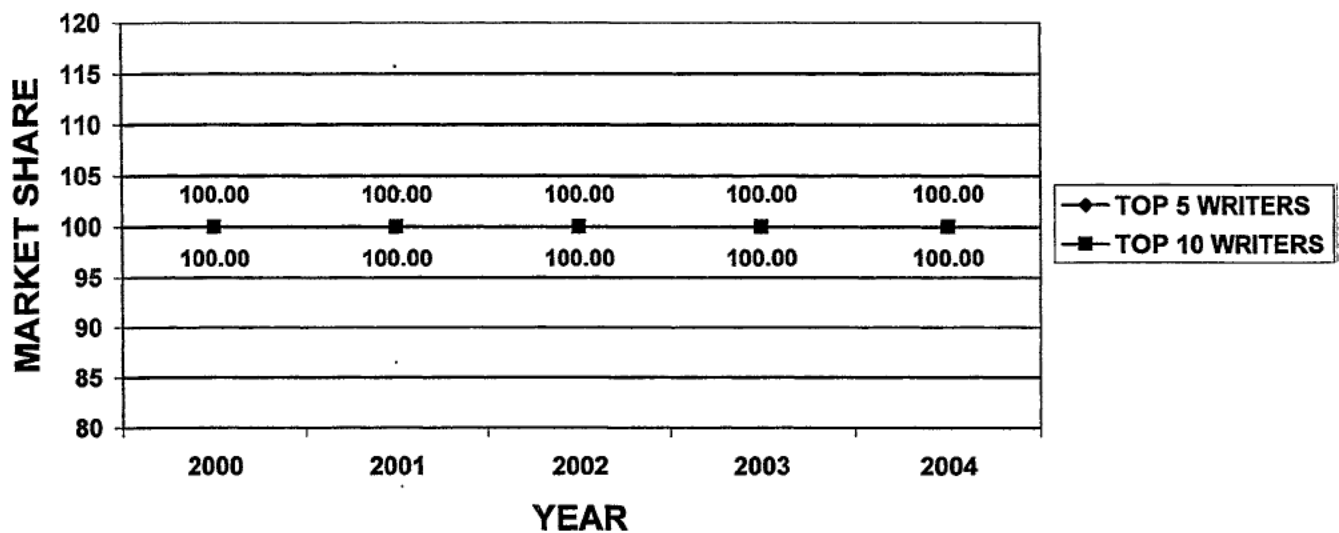
**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Nurses)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MEDICAL ASSURANCE CO INC THE	96.82%	\$562,783	\$551,860	\$0	\$0	0.00%
2	CINCINNATI INS CO THE	1.93%	\$11,242	\$8,576	\$0	\$2,402	28.01%
3	ST PAUL FIRE & MARINE INSURANCE CO	1.24%	\$7,218	\$25,323	\$345,000	\$487,925	1926.81%
TOTAL		100.00%	\$581,243	\$585,759	\$345,000	\$490,327	83.71%

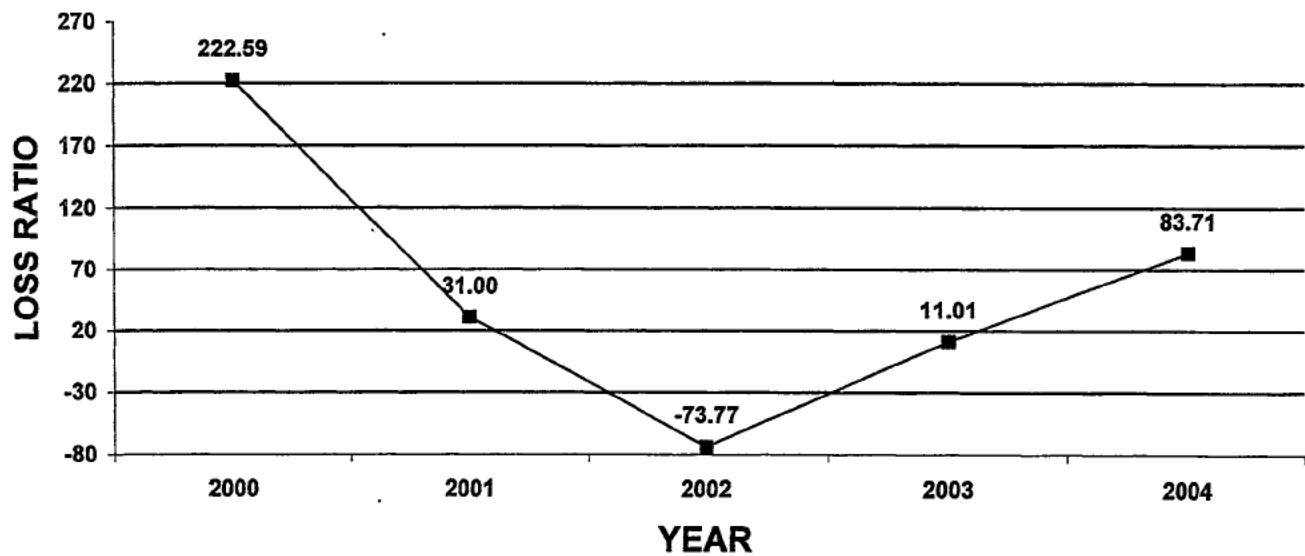


**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE  
(Nurses)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

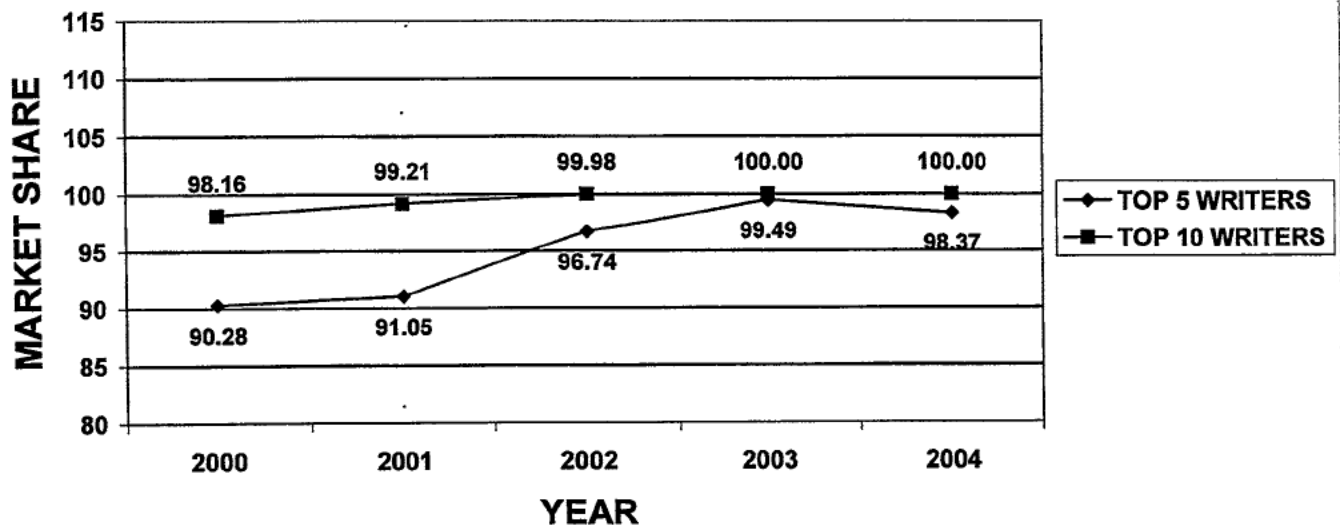


**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Hospitals)**

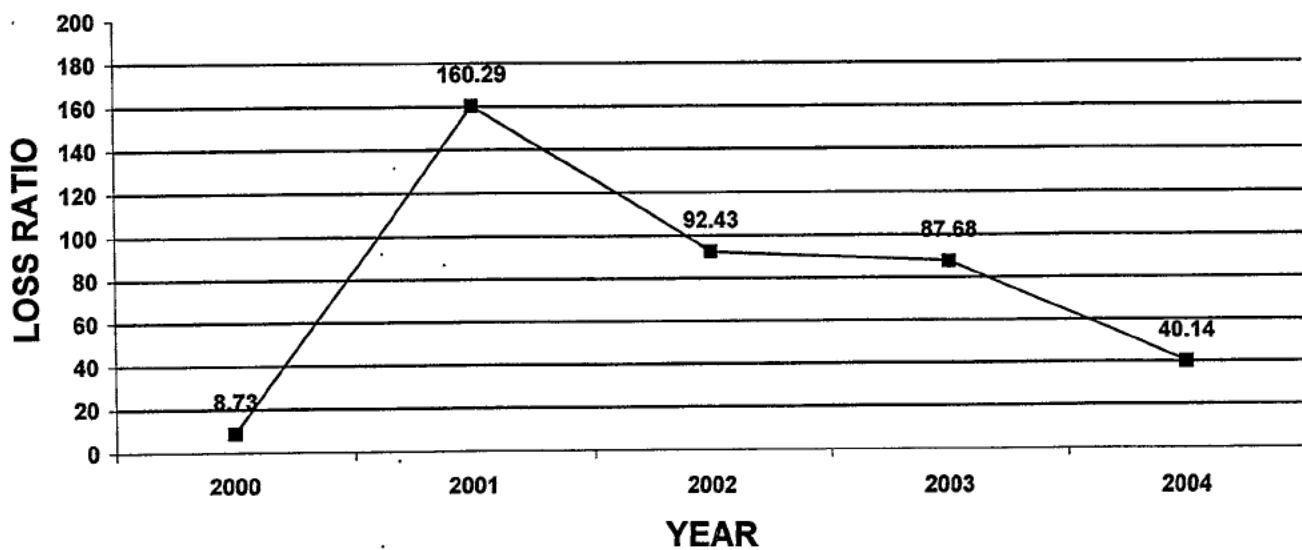
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI HOSPITAL PLAN	69.47%	\$33,274,256	\$29,965,628	\$11,639,817	\$18,331,321	61.17%
2	HEALTH CARE INDEMNITY INC	19.43%	\$9,309,187	\$9,309,187	\$38,438	\$4,104,437	44.09%
3	FIRST SPECIALTY INSURANCE CORPORATION	7.33%	\$3,510,672	\$3,366,330	\$0	-\$5,556,513	-165.06%
4	CONTINENTAL CASUALTY COMPANY	1.37%	\$657,906	\$364,400	\$18,000	-\$648,177	-177.88%
5	CINCINNATI INS CO THE	0.76%	\$365,623	\$512,596	\$541,474	\$37,472	7.31%
6	MEDICAL ASSURANCE CO INC THE	0.71%	\$338,581	\$249,166	\$0	\$271,538	108.98%
7	ACE AMERICAN INSURANCE COMPANY	0.59%	\$284,480	\$229,338	\$38,000	\$548,914	239.35%
8	CHURCH MUTUAL INSURANCE COMPANY	0.33%	\$158,761	\$177,646	\$0	-\$4,547	-2.56%
9	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$88,250	-\$213,757	N/A
10	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$0	\$69,286	N/A
11	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
12	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	\$0	\$0	\$0	\$10,493	N/A
13	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4	N/A
14	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$288	N/A
15	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$20,433	N/A
16	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$200,000	\$235,767	N/A
17	EXECUTIVE RISK INDEMNITY INC	0.00%	\$0	\$0	\$350,000	\$82,296	N/A
18	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$4,279,230	\$636,918	N/A
19	GULF INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$200	N/A
20	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$18,492	N/A
21	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$1,396	N/A
22	MEDICAL PROTECTIVE COMPANY	0.00%	\$0	\$0	\$302,881	\$137,881	N/A
23	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	-\$4,796	N/A
24	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	0.00%	\$0	\$0	\$449,617	-\$94,383	N/A
25	OHIC INSURANCE COMPANY	0.00%	\$0	\$0	\$129,963	\$1,467,612	N/A
26	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,886	N/A
27	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$0	\$0	\$210,000	-\$456,829	N/A
28	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,800	N/A
29	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$174,851	N/A
30	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$91,392	N/A
31	TRAVELERS PROPERTY CASUALTY COMPANY OF A	0.00%	\$0	\$0	\$0	\$2,566	N/A
32	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	\$276,338	\$2,200,000	-\$851,699	-308.21%
TOTAL		100.00%	\$47,899,466	\$44,450,629	\$20,485,670	\$17,843,473	40.14%

**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE  
(Hospitals)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

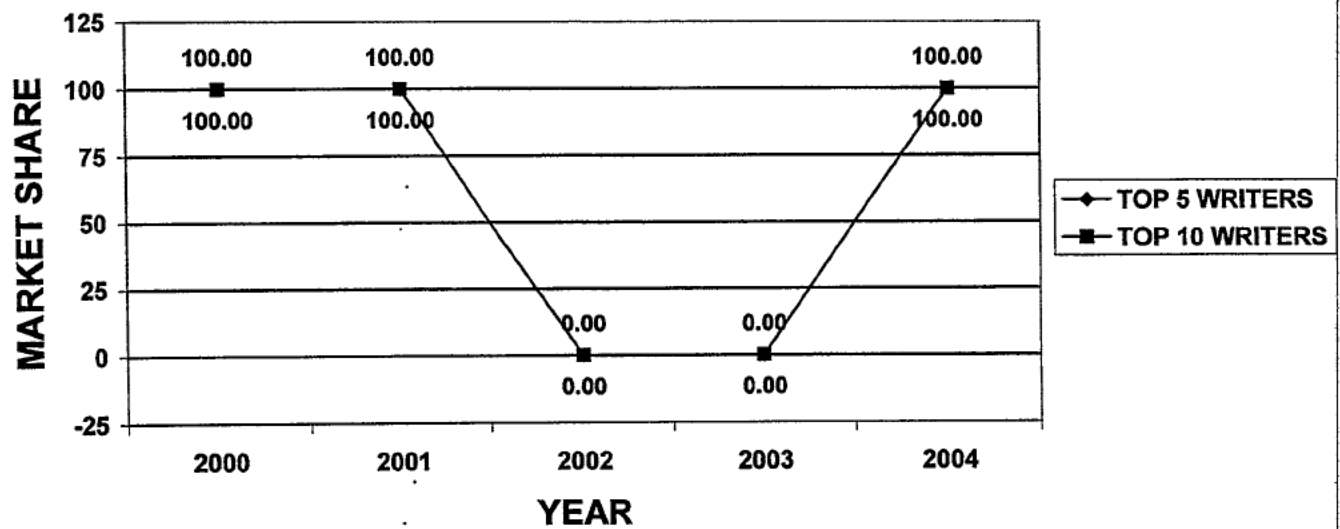


**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Managed Care Organizations Errors & Omissions)**

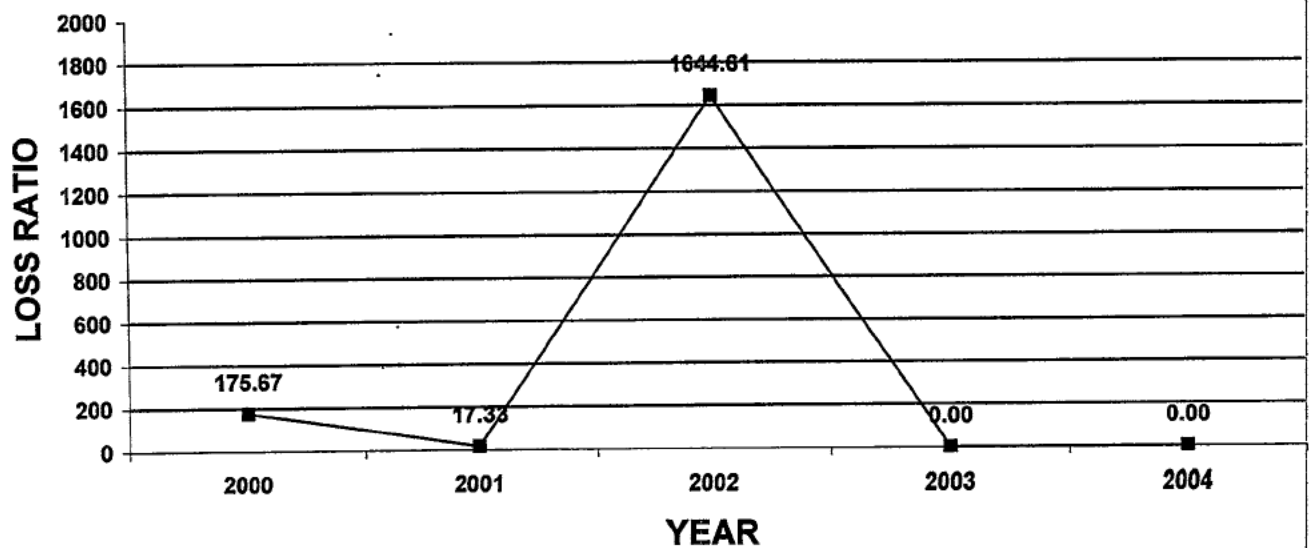
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MEDICAL LIABILITY ALLIANCE	100.00%	\$67,745	\$26,892	\$0	\$0	0.00%
2	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%	\$67,745	\$26,892	\$0	\$0	0.00%

**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE**  
**(Managed Care Organizations Errors & Omissions)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

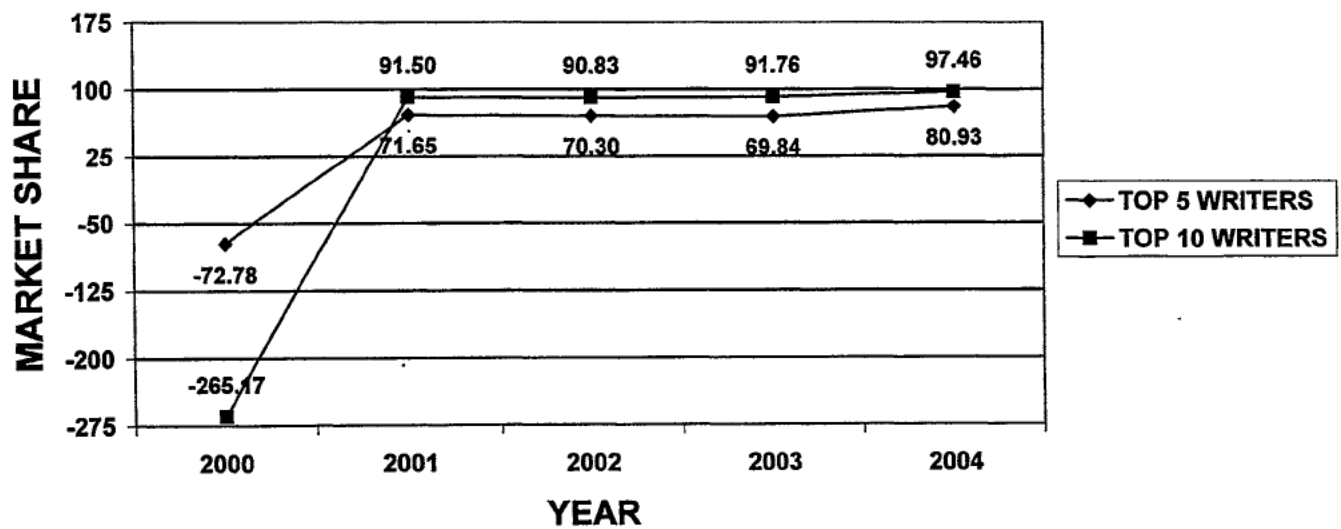


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Other)**

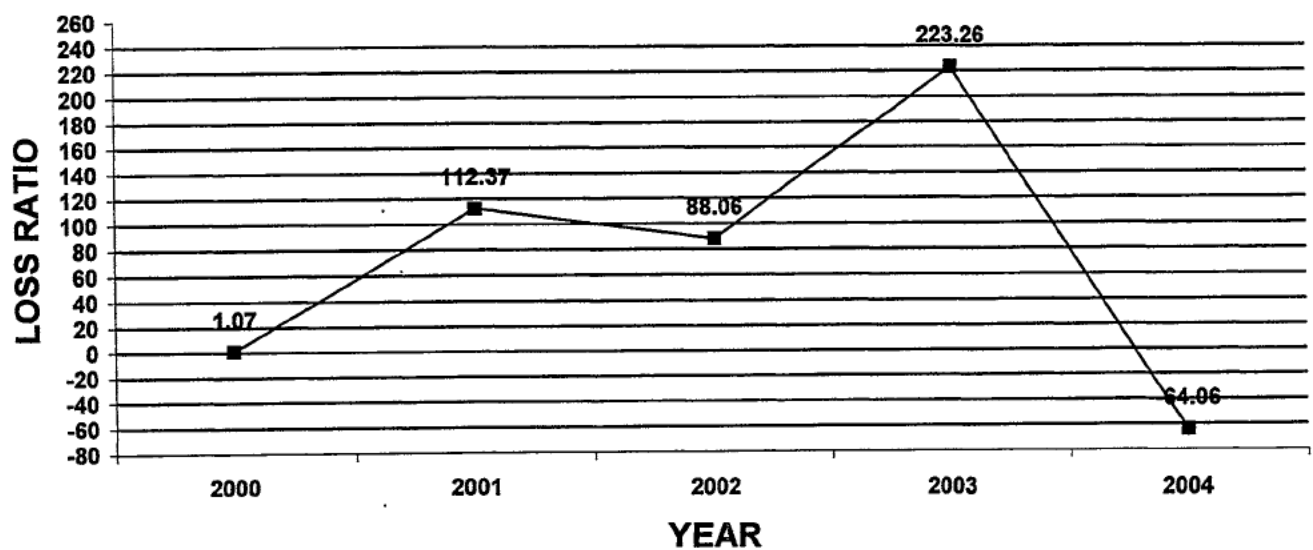
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN CASUALTY CO OF READING PA	24.36%	\$2,427,998	\$2,184,982	\$821,905	\$2,434,579	111.42%
2	TIG INSURANCE COMPANY	17.10%	\$1,703,701	\$2,768,447	\$2,061,167	-\$174,269	-6.29%
3	CHICAGO INSURANCE COMPANY	14.26%	\$1,420,844	\$1,392,411	\$40,000	-\$313,713	-22.53%
4	CINCINNATI INS CO THE	13.49%	\$1,344,643	\$1,351,470	\$1,086,724	\$5,339	0.40%
5	NCMIC INSURANCE COMPANY	11.73%	\$1,168,689	\$1,141,640	\$98,125	\$361,589	31.67%
6	GULF INSURANCE COMPANY	5.35%	\$533,328	\$502,062	\$43,500	-\$21,498	-4.28%
7	PHARMACISTS MUTUAL INSURANCE COMPANY	3.79%	\$378,102	\$374,397	\$86,515	\$53,223	14.22%
8	EXECUTIVE RISK INDEMNITY INC	3.75%	\$373,467	\$417,349	\$750,619	\$371,121	88.92%
9	CONTINENTAL CASUALTY COMPANY	2.44%	\$242,994	\$209,547	\$27,690	-\$231,088	-110.28%
10	AMERICAN ALTERNATIVE INS CORP	1.20%	\$119,119	\$105,466	\$0	-\$21,705	-20.58%
11	AMERICAN INSURANCE COMPANY THE	0.77%	\$76,405	\$60,256	\$0	-\$2,432	-4.04%
12	WESTPORT INSURANCE CORPORATION	0.62%	\$61,473	\$51,290	\$0	\$10,782	21.02%
13	ST PAUL FIRE & MARINE INSURANCE CO	0.44%	\$43,641	\$70,680	\$1,121,140	-\$454,899	-643.60%
14	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	0.43%	\$42,442	\$290,234	-\$6,707	\$27,479	9.47%
15	GENERAL INSURANCE CO OF AMERICA	0.14%	\$14,448	\$14,460	\$0	-\$14,568	-100.75%
16	ST PAUL MERCURY INSURANCE COMPANY	0.12%	\$12,041	\$16,146	\$52,000	-\$237,301	-1469.72%
17	CHURCH MUTUAL INSURANCE COMPANY	0.05%	\$5,277	\$4,996	\$0	\$4,488	89.83%
18	ZURICH AMERICAN INSURANCE COMPANY	0.02%	\$2,000	\$1,047	\$0	\$0	0.00%
19	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$0	\$4	\$0	\$3,055	76375.00%
20	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$289	N/A
21	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$17,397	\$0	-\$15,718	-90.35%
22	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$71	N/A
23	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$1,700,000	\$249,944	N/A
24	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$919	N/A
25	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$0	\$3	N/A
26	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$283	N/A
27	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$0	\$0	\$1,377	N/A
28	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$707	N/A
29	MISSOURI PHYSICIANS ASSOCIATES	0.00%	\$0	\$0	\$0	-\$264,633	N/A
30	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$574	N/A
31	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$321	N/A
32	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$0	N/A
33	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$0	\$486	\$0	-\$1,751	-360.29%
34	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
35	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$10,000	N/A
36	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$0	N/A
37	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$9,196,609	N/A
38	TRAVELERS PROPERTY CASUALTY COMPANY OF A	0.00%	\$0	\$0	\$0	\$304	N/A
39	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	-\$6,859	N/A
40	TWIN CITY FIRE INS CO	0.00%	\$0	\$0	\$0	-\$6,707	N/A
41	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$26	N/A
42	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,278	N/A
43	LUMBERMENS MUTUAL CASUALTY CO	-0.02%	-\$1,561	\$800	\$0	\$505,141	63142.63%
44	AMERICAN MOTORISTS INSURANCE CO	-0.03%	-\$3,045	-\$3,038	\$0	-\$80,591	2652.76%
TOTAL		100.00%	\$9,966,006	\$10,972,529	\$7,882,678	-\$7,029,405	-64.06%

# MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE (Other)

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY COMPANY	20.53%	\$14,604,967	\$13,910,120	\$1,418	\$1,418	0.01%
2	AMERICAN FAMILY MUTUAL INS CO	8.67%	\$6,167,257	\$5,884,790	\$0	\$0	0.00%
3	SHELTER MUTUAL INSURANCE CO	8.01%	\$5,698,937	\$5,754,198	\$616	\$616	0.01%
4	SAFECO INSURANCE CO OF AMERICA	5.04%	\$3,586,307	\$3,407,865	\$0	\$37	0.00%
5	WESTCHESTER FIRE INSURANCE COMPANY	4.67%	\$3,320,547	\$3,359,039	\$0	\$138,893	4.13%
6	AUTO CLUB FAMILY INSURANCE COMPANY	1.94%	\$1,379,056	\$1,220,885	\$0	\$0	0.00%
7	AMERICAN AUTOMOBILE INSURANCE CO	1.87%	\$1,333,606	\$1,096,871	\$0	-\$2,676	-0.24%
8	ALLSTATE INDEMNITY COMPANY	1.82%	\$1,297,048	\$1,119,098	\$0	\$0	0.00%
9	GREAT NORTHERN INSURANCE COMPANY	1.71%	\$1,214,484	\$1,199,310	\$0	\$0	0.00%
10	WESTPORT INSURANCE CORPORATION	1.70%	\$1,209,911	\$1,091,209	\$0	\$0	0.00%
11	STATE AUTO PROPERTY & CASUALTY INS CO	1.63%	\$1,158,636	\$1,074,100	\$0	\$0	0.00%
12	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.61%	\$1,145,311	\$1,266,839	\$0	\$0	0.00%
13	AMCO INSURANCE COMPANY	1.59%	\$1,130,583	\$1,049,098	\$0	\$4,659	0.44%
14	ALLSTATE INSURANCE COMPANY	1.52%	\$1,079,941	\$1,061,692	\$0	\$3,330	0.31%
15	STANDARD FIRE INSURANCE COMPANY	1.46%	\$1,040,017	\$900,745	\$0	\$336,942	37.41%
16	LIBERTY MUTUAL FIRE INSURANCE CO	1.39%	\$991,026	\$899,985	\$0	-\$13,000	-1.44%
17	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.33%	\$943,669	\$908,119	\$0	-\$33,599	-3.70%
18	CAMERON MUTUAL INSURANCE COMPANY	1.28%	\$909,242	\$886,376	\$0	\$0	0.00%
19	MIDWESTERN INDEMNITY COMPANY THE	1.25%	\$887,528	\$739,505	\$0	-\$43,688	-5.91%
20	MID CENTURY INSURANCE COMPANY	1.21%	\$862,790	\$839,805	\$0	-\$3,010	-0.36%
21	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	1.20%	\$852,684	\$778,560	\$0	\$0	0.00%
22	ACE FIRE UNDERWRITERS INSURANCE COMPANY	1.13%	\$806,931	\$748,237	\$0	\$210,266	28.10%
23	GREAT AMERICAN ASSURANCE COMPANY	1.13%	\$800,367	\$829,449	\$0	-\$116	-0.01%
24	ECONOMY PREMIER ASSURANCE COMPANY	0.88%	\$628,439	\$652,348	\$0	\$13,779	2.11%
25	LITITZ MUTUAL INSURANCE COMPANY	0.85%	\$603,149	\$603,149	\$0	\$14	0.00%
26	FIRE INSURANCE EXCHANGE	0.84%	\$600,419	\$592,948	\$0	\$0	0.00%
27	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.78%	\$554,651	\$490,073	\$0	-\$31,003	-6.33%
28	TRAVELERS INDEMNITY COMPANY	0.70%	\$500,131	\$559,750	\$0	-\$7,564	-1.35%
29	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.68%	\$483,295	\$481,887	\$0	\$0	0.00%
30	CHURCH MUTUAL INSURANCE COMPANY	0.67%	\$478,734	\$438,987	\$0	\$0	0.00%
31	COLUMBIA NATIONAL INSURANCE COMPANY	0.66%	\$469,034	\$481,818	\$0	\$0	0.00%
32	INSURANCE COMPANY OF THE WEST	0.66%	\$467,213	\$584,045	\$0	\$0	0.00%
33	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.65%	\$458,986	\$430,393	\$0	\$19,645	4.56%
34	ALLIED PROPERTY & CASUALTY INS CO	0.61%	\$435,804	\$436,640	\$0	\$4,695	1.08%
35	FIREMANS FUND INSURANCE COMPANY	0.61%	\$431,410	\$387,634	\$0	-\$3,992	-1.03%
36	PACIFIC INDEMNITY COMPANY	0.60%	\$425,688	\$447,140	\$0	\$0	0.00%
37	HARTFORD UNDERWRITERS INSURANCE CO	0.58%	\$415,836	\$423,455	\$0	\$0	0.00%
38	VIGILANT INSURANCE COMPANY	0.56%	\$401,796	\$402,594	\$0	\$0	0.00%
39	COLUMBIA MUTUAL INSURANCE CO	0.53%	\$377,959	\$385,333	\$0	\$0	0.00%
40	HAWKEYE SECURITY INSURANCE COMPANY	0.51%	\$365,195	\$248,946	\$0	-\$2,747	-1.10%
41	AUTOMOBILE INS CO OF HARTFORD CT	0.50%	\$357,171	\$372,234	\$0	\$139,684	37.53%
42	AUTO OWNERS INSURANCE COMPANY	0.48%	\$344,505	\$324,313	\$0	\$91	0.03%
43	WEST AMERICAN INSURANCE COMPANY	0.46%	\$328,936	\$364,802	\$0	\$2,099	0.58%
44	OWNERS INSURANCE COMPANY	0.46%	\$325,515	\$305,725	\$0	\$86	0.03%
45	SECURA INSURANCE A MUTUAL COMPANY	0.44%	\$314,027	\$309,220	\$0	\$16,317	5.28%
46	USAA CASUALTY INSURANCE COMPANY	0.43%	\$305,618	\$287,937	\$0	-\$10,204	-3.54%
47	GLENS FALLS INSURANCE COMPANY THE	0.42%	\$296,962	\$452,382	\$0	-\$96,012	-21.22%
48	PEERLESS INSURANCE COMPANY	0.38%	\$273,478	\$351,745	\$0	-\$28,320	-8.05%
49	UNIVERSAL UNDERWRITERS INS CO	0.37%	\$263,702	\$237,226	\$0	-\$4,447	-1.87%
50	COUNTRY MUTUAL INSURANCE COMPANY	0.36%	\$256,839	\$215,230	\$0	\$1,820	0.85%
51	AMERICAN INTERNATIONAL INS CO	0.32%	\$230,144	\$183,354	\$0	\$0	0.00%
52	ATLANTIC MUTUAL INSURANCE COMPANY	0.32%	\$227,533	\$353,493	\$0	-\$1,429	-0.40%
53	AMERICAN ECONOMY INSURANCE COMPANY	0.31%	\$220,351	\$188,710	\$0	\$12,951	6.86%
54	GREENWICH INSURANCE COMPANY	0.31%	\$217,891	\$251,699	\$0	\$0	0.00%
55	XL INSURANCE AMERICA INC,	0.31%	\$217,420	\$146,461	\$0	-\$14,620	-9.98%
56	UNITED FIRE AND CASUALTY COMPANY	0.30%	\$212,746	\$251,085	\$0	\$0	0.00%
57	METROPOLITAN PROPERTY & CASUALTY INS CO	0.26%	\$188,136	\$181,550	\$0	\$7,216	3.97%
58	AXIS REINSURANCE COMPANY	0.26%	\$184,065	\$211,173	\$0	\$51,407	24.34%
59	ENCOMPASS INDEMNITY COMPANY	0.26%	\$182,617	\$42,200	\$0	\$0	0.00%
60	HARTFORD CASUALTY INS CO	0.25%	\$179,439	\$205,117	\$0	\$2,500	1.22%



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	AMERICAN GUARANTEE & LIABILITY INS CO	0.25%	\$176,124	\$127,864	\$0	\$0	0.00%
62	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.24%	\$172,907	\$207,808	\$0	\$2,648	1.27%
63	PROPERTY & CASUALTY INS CO OF HARTFORD	0.24%	\$171,741	\$144,398	\$0	\$0	0.00%
64	TRUCK INSURANCE EXCHANGE	0.23%	\$167,082	\$143,895	\$0	\$1,450	1.01%
65	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.23%	\$164,230	\$28,904	\$0	\$0	0.00%
66	FEDERATED MUTUAL INSURANCE COMPANY	0.23%	\$163,106	\$180,846	\$0	\$0	0.00%
67	PHARMACISTS MUTUAL INSURANCE COMPANY	0.23%	\$162,380	\$157,098	\$0	\$0	0.00%
68	FEDERAL INSURANCE COMPANY	0.20%	\$145,745	\$153,877	\$0	\$0	0.00%
69	FOREMOST INSURANCE CO	0.20%	\$141,290	\$132,128	\$0	\$0	0.00%
70	GRINNELL MUTUAL REINSURANCE COMPANY	0.19%	\$132,711	\$131,697	\$0	\$0	0.00%
71	EMPLOYERS MUTUAL CASUALTY COMPANY	0.18%	\$129,109	\$136,568	\$0	\$0	0.00%
72	AMERICAN STATES INSURANCE COMPANY	0.18%	\$126,541	\$86,209	\$0	\$4,009	4.65%
73	UNITED STATES FIRE INSURANCE COMPANY	0.16%	\$115,317	\$113,394	\$0	\$2,891	2.55%
74	BROTHERHOOD MUTUAL INSURANCE CO	0.16%	\$111,844	\$108,529	\$0	\$0	0.00%
75	GENERAL CASUALTY CO OF WISCONSIN	0.15%	\$107,354	\$139,242	\$0	\$0	0.00%
76	RLI INSURANCE COMPANY	0.14%	\$99,023	\$102,639	\$0	\$2,147	2.09%
77	SENTRY SELECT INSURANCE COMPANY	0.14%	\$98,322	\$114,400	\$0	-\$20,546	-17.96%
78	OHIO CASUALTY INSURANCE COMPANY	0.14%	\$98,082	\$111,173	\$0	\$352	0.32%
79	CINCINNATI INS CO THE	0.14%	\$98,071	\$126,813	\$0	\$0	0.00%
80	MARYLAND CASUALTY COMPANY	0.14%	\$97,481	\$121,944	\$0	-\$6	0.00%
81	ASSOCIATED INDEMNITY CORPORATION	0.13%	\$95,512	\$91,125	\$0	-\$3,326	-3.65%
82	MILLERS FIRST INSURANCE COMPANY	0.13%	\$94,249	\$92,679	\$0	\$1,420	1.53%
83	SECURA SUPREME INSURANCE COMPANY	0.13%	\$92,786	\$80,366	\$0	\$1,067	1.33%
84	FIDELITY AND DEPOSIT CO MARYLAND	0.13%	\$92,568	\$94,519	\$0	\$0	0.00%
85	ASSURANCE COMPANY OF AMERICA	0.13%	\$91,042	\$99,100	\$0	-\$17	-0.02%
86	MILLERS CLASSIFIED INSURANCE COMPANY	0.12%	\$87,266	\$88,611	\$0	\$577	0.65%
87	AMERICAN INSURANCE COMPANY THE	0.12%	\$85,767	\$114,968	\$0	-\$611	-0.53%
88	SENTRY INSURANCE A MUTUAL COMPANY	0.12%	\$85,485	\$91,430	\$0	\$2,487	2.72%
89	NATIONWIDE MUTUAL INSURANCE COMPANY	0.12%	\$84,808	\$79,647	\$0	\$10	0.01%
90	AMERICAN FIRE & CASUALTY COMPANY	0.12%	\$83,902	\$77,721	\$0	\$740	0.95%
91	FARMERS INSURANCE EXCHANGE	0.11%	\$75,698	\$90,880	\$0	-\$16,029	-17.64%
92	ZURICH AMERICAN INSURANCE COMPANY	0.10%	\$72,267	\$136,439	\$0	\$0	0.00%
93	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.09%	\$61,795	\$36,558	\$0	-\$29,750	-81.38%
94	AMICA MUTUAL INSURANCE COMPANY	0.09%	\$61,174	\$53,719	\$0	\$0	0.00%
95	VERLAN FIRE INSURANCE COMPANY	0.08%	\$57,791	\$54,981	\$0	\$0	0.00%
96	STATE AUTOMOBILE MUTUAL INS CO	0.08%	\$55,959	\$49,373	\$0	\$0	0.00%
97	METROPOLITAN GROUP PROP & CAS INS CO	0.08%	\$54,337	\$58,628	\$0	\$2,129	3.63%
98	DEPOSITORS INSURANCE COMPANY	0.07%	\$52,510	\$54,828	\$0	\$612	1.12%
99	REGENT INSURANCE COMPANY	0.07%	\$52,023	\$50,601	\$0	\$0	0.00%
100	FARMERS ALLIANCE MUTUAL INS CO	0.07%	\$51,414	\$44,461	\$0	\$0	0.00%
101	GUIDEONE MUTUAL INSURANCE COMPANY	0.07%	\$49,617	\$46,000	\$0	\$396	0.86%
102	ALLIANCE INSURANCE COMPANY INC	0.07%	\$47,745	\$43,529	\$0	\$0	0.00%
103	ACE AMERICAN INSURANCE COMPANY	0.07%	\$46,333	\$37,217	\$0	\$10,510	28.24%
104	UNITED STATES FIDELITY & GUARANTY CO	0.06%	\$44,731	\$41,215	\$0	\$1,177	2.86%
105	UNION INSURANCE CO OF PROVIDENCE	0.06%	\$43,137	\$56,059	\$0	\$0	0.00%
106	FOREMOST PROPERTY AND CASUALTY INS CO	0.06%	\$42,923	\$42,242	\$0	\$0	0.00%
107	ADDISON INSURANCE COMPANY	0.06%	\$41,663	\$16,029	\$0	\$0	0.00%
108	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.06%	\$40,381	\$31,585	\$0	\$0	0.00%
109	UNITED FIRE & INDEMNITY COMPANY	0.06%	\$40,191	\$50,660	\$0	\$0	0.00%
110	SECURITY NATIONAL INSURANCE COMPANY	0.06%	\$40,099	\$43,699	\$0	\$0	0.00%
111	GENERAL INSURANCE CO OF AMERICA	0.06%	\$39,318	\$16,604	\$0	\$633	3.81%
112	ARMED FORCES INSURANCE EXCHANGE	0.05%	\$37,931	\$31,933	\$0	\$0	0.00%
113	FEDERATED SERVICE INSURANCE COMPANY	0.05%	\$36,751	\$35,827	\$0	\$0	0.00%
114	AMERICAN ZURICH INSURANCE COMPANY	0.05%	\$36,157	\$22,983	\$0	\$0	0.00%
115	NATIONAL CASUALTY COMPANY	0.05%	\$34,013	\$34,307	\$0	\$0	0.00%
116	FIDELITY AND GUARANTY INSURANCE COMPANY	0.05%	\$33,343	\$34,481	\$0	\$1,096	3.18%
117	NATIONAL FARMERS UNION PRO & CAS CO	0.04%	\$30,622	\$55,317	\$0	\$0	0.00%
118	TWIN CITY FIRE INS CO	0.04%	\$29,508	\$32,928	\$0	\$0	0.00%
119	NATIONWIDE AGRIBUSINESS INS CO	0.04%	\$29,291	\$22,202	\$0	-\$21	-0.09%
120	FOREMOST SIGNATURE INSURANCE COMPANY	0.04%	\$27,683	\$28,294	\$0	\$0	0.00%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

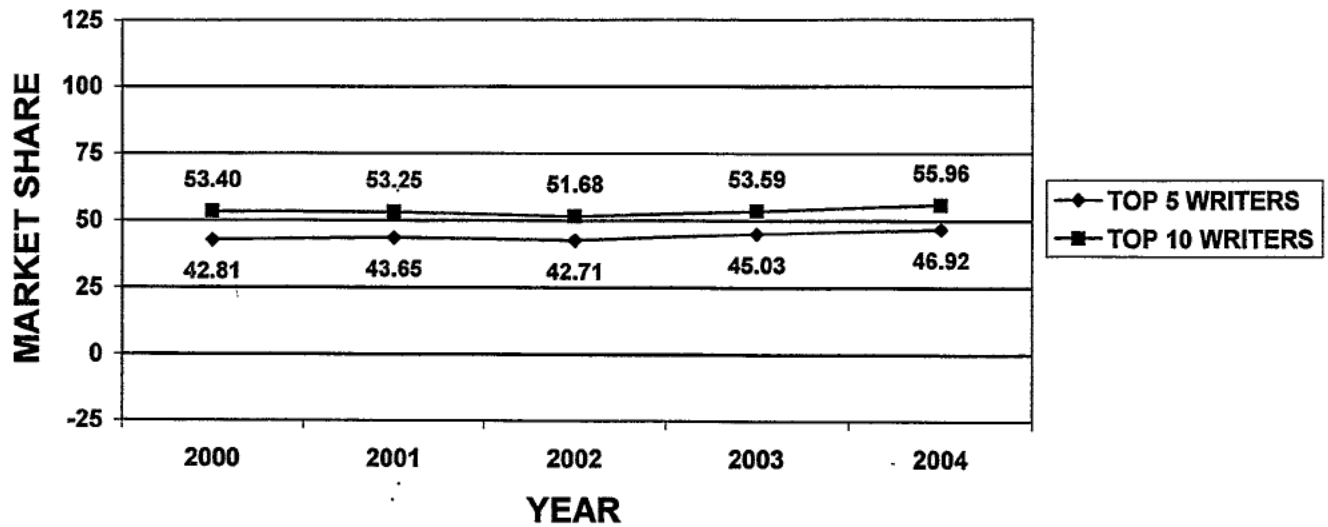
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	ELECTRIC INSURANCE COMPANY	0.04%	\$27,186	\$18,309	\$0	\$0	0.00%
122	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.04%	\$27,075	\$138,811	\$0	\$0	0.00%
123	FIDELITY & GUARANTY INS UNDERWRITERS	0.04%	\$25,251	\$24,691	\$0	\$629	2.55%
124	TRAVELERS INDEMNITY CO OF AMERICA	0.04%	\$25,055	\$22,671	\$0	\$6,893	30.40%
125	SENTINEL INSURANCE COMPANY LTD	0.03%	\$24,553	\$7,842	\$0	\$0	0.00%
126	NATIONAL SURETY CORPORATION	0.03%	\$23,377	\$22,380	\$0	-\$385	-1.72%
127	TEACHERS INSURANCE COMPANY	0.03%	\$23,365	\$19,793	\$0	\$0	0.00%
128	ALLSTATE PROPERTY & CASUALTY INS CO	0.03%	\$21,657	\$927	\$0	\$0	0.00%
129	KEMPER INDEPENDENCE INSURANCE COMPANY	0.03%	\$20,031	\$19,563	\$0	\$1,182	6.04%
130	FARMLAND MUTUAL INSURANCE COMPANY	0.03%	\$19,522	\$22,170	\$0	-\$247	-1.11%
131	HARCO NATIONAL INSURANCE COMPANY	0.03%	\$19,430	\$18,415	\$0	\$0	0.00%
132	FLORISTS MUTUAL INSURANCE COMPANY	0.03%	\$19,171	\$19,396	\$0	\$0	0.00%
133	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.02%	\$17,225	\$17,240	\$0	\$0	0.00%
134	EMCASCO INSURANCE COMPANY	0.02%	\$15,766	\$20,776	\$0	\$0	0.00%
135	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.02%	\$15,421	\$14,727	\$0	-\$482	-3.27%
136	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$14,977	\$15,525	\$0	\$0	0.00%
137	COLONIAL AMERICAN CASUALTY AND SURETY C	0.02%	\$14,894	\$11,281	\$0	\$0	0.00%
138	GUIDEONE AMERICA INSURANCE COMPANY	0.02%	\$14,207	\$13,763	\$0	\$3	0.02%
139	PHOENIX INSURANCE COMPANY THE	0.02%	\$11,065	\$4,966	\$0	\$4,376	88.12%
140	FIRST NATIONAL INS CO OF AMERICA	0.02%	\$10,918	\$5,090	\$0	\$194	3.81%
141	SHELTER GENERAL INS CO	0.01%	\$10,395	\$11,934	\$0	\$0	0.00%
142	HORACE MANN INSURANCE COMPANY	0.01%	\$9,091	\$8,494	\$0	\$0	0.00%
143	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.01%	\$8,655	\$7,283	\$0	\$4,240	58.22%
144	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.01%	\$8,609	\$90,748	\$0	\$0	0.00%
145	AMERICAN NATIONAL GENERAL INS CO	0.01%	\$8,497	\$8,497	\$0	\$0	0.00%
146	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$8,444	\$8,914	\$0	\$0	0.00%
147	CENTENNIAL INSURANCE COMPANY	0.01%	\$8,147	\$10,414	\$0	\$200	1.92%
148	HANOVER INSURANCE COMPANY THE	0.01%	\$7,888	\$7,385	\$0	\$0	0.00%
149	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$7,525	\$9,416	\$0	\$0	0.00%
150	MASSACHUSETTS BAY INS CO	0.01%	\$6,857	\$6,912	\$0	\$0	0.00%
151	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$6,477	\$6,186	\$0	\$0	0.00%
152	MTSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.01%	\$6,340	\$4,912	\$0	\$0	0.00%
153	WAUSAU UNDERWRITERS INS CO	0.01%	\$6,167	\$7,761	\$0	\$0	0.00%
154	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$5,780	\$5,509	\$0	\$0	0.00%
155	ARCH INSURANCE COMPANY	0.01%	\$5,500	\$1,386	\$0	\$370	26.70%
156	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$5,382	\$5,310	\$0	\$0	0.00%
157	WAUSAU BUSINESS INSURANCE COMPANY	0.01%	\$5,275	\$10,766	\$0	\$0	0.00%
158	SHELTER REINSURANCE COMPANY	0.01%	\$5,000	\$4,791	\$0	\$0	0.00%
159	BITUMINOUS CASUALTY CORPORATION	0.01%	\$4,102	\$3,743	\$0	\$0	0.00%
160	CONTINENTAL CASUALTY COMPANY	0.00%	\$3,379	\$3,379	\$0	-\$1,092	-32.32%
161	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$3,265	\$3,744	\$0	\$0	0.00%
162	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$2,769	\$4,335	\$0	\$59	1.36%
163	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$2,497	\$2,497	\$0	\$0	0.00%
164	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$2,425	\$2,402	\$0	\$0	0.00%
165	LIBERTY INSURANCE CORPORATION	0.00%	\$2,346	\$3,706	\$0	-\$412	-11.12%
166	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$2,312	\$2,675	\$0	\$0	0.00%
167	NETHERLANDS INSURANCE COMPANY THE	0.00%	\$2,102	\$2,102	\$0	\$34	1.62%
168	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$2,072	\$1,046	\$0	\$70	6.69%
169	AIG CENTENNIAL INSURANCE COMPANY	0.00%	\$1,731	\$2,318	\$0	\$0	0.00%
170	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$1,195	\$1,146	\$0	\$3,608	314.83%
171	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$1,090	\$1,344	\$0	\$0	0.00%
172	TIG INSURANCE COMPANY	0.00%	\$971	\$9,770	\$0	\$0	0.00%
173	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$866	\$66	\$0	-\$575	-871.21%
174	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$729	\$357	\$0	\$0	0.00%
175	AMERICAN CASUALTY CO OF READING PA	0.00%	\$620	\$774	\$0	-\$1,447	-186.95%
176	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$610	\$575	\$0	\$0	0.00%
177	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$608	\$957	\$0	-\$17,494	-1828.00%
178	MTSUI SUMITOMO INSURANCE USA INC	0.00%	\$584	\$1,651	\$0	\$0	0.00%
179	TRANSPORTATION INSURANCE COMPANY	0.00%	\$500	\$462	\$0	\$0	0.00%
180	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	\$462	\$281	\$0	\$10	3.56%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

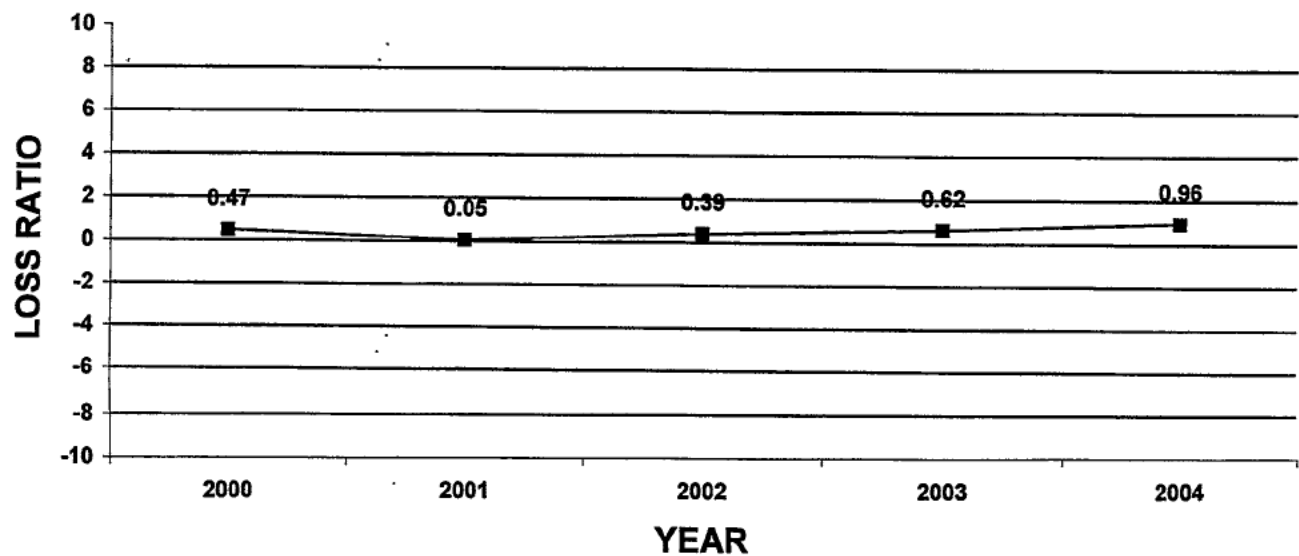
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$385	\$3,717	\$0	-\$10,805	-290.69%
182	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$373	\$361	\$0	\$19	5.26%
183	MARKEL INSURANCE COMPANY	0.00%	\$324	\$327	\$0	-\$158	-48.32%
184	OAK RIVER INSURANCE COMPANY	0.00%	\$302	\$801	\$0	\$0	0.00%
185	CONTINENTAL WESTERN INSURANCE CO	0.00%	\$202	\$254	\$0	\$0	0.00%
186	WESTFIELD INSURANCE COMPANY	0.00%	\$121	\$2,927	\$0	-\$9	-0.31%
187	SELECTIVE INS CO OF THE SOUTHEAST	0.00%	\$120	\$176	\$0	\$0	0.00%
188	HORACE MANN PROPERTY & CASUALTY INSURANCE COM	0.00%	\$103	\$103	\$0	\$0	0.00%
189	DISCOVER PROPERTY AND CASUALTY INSURANCE COMP	0.00%	\$85	\$85	\$0	\$0	0.00%
190	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$8	\$6	\$0	\$0	0.00%
191	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$40	\$0	\$32,243	80607.50%
192	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$123	N/A
193	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
194	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$5,526	N/A
195	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$17,416	N/A
196	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$937	N/A
197	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
198	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$340	\$0	-\$141	-41.47%
199	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$35	\$0	\$0	0.00%
200	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$4	N/A
201	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$21	N/A
202	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$29,906	\$0	\$0	0.00%
203	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$19	\$0	\$0	0.00%
204	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$173	N/A
205	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$16	N/A
206	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$107	N/A
207	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$150	N/A
208	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$14	N/A
209	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERIC	0.00%	\$0	\$0	\$0	-\$1,094	N/A
210	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
211	TRAVELERS PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$107	N/A
212	VALIANT INS CO	0.00%	\$0	\$0	\$0	-\$41	N/A
213	ZURICH AMERICAN INS CO OF ILLINOIS	0.00%	\$0	\$5	\$0	\$0	0.00%
214	LUMBERMENS MUTUAL CASUALTY CO	0.00%	-\$69	\$638	\$0	-\$16,034	-2513.17%
215	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	-\$88	\$1,143	\$0	\$0	0.00%
216	ULICO CASUALTY COMPANY	0.00%	-\$115	\$1,302	\$0	\$0	0.00%
217	OMAHA PROPERTY AND CASUALTY INS CO	0.00%	-\$948	\$54,255	\$0	\$0	0.00%
TOTAL		100.00%	\$71,142,042	\$68,942,586	\$2,034	\$663,937	0.96%

## MISSOURI EARTHQUAKE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - ALL ACCIDENT & HEALTH**

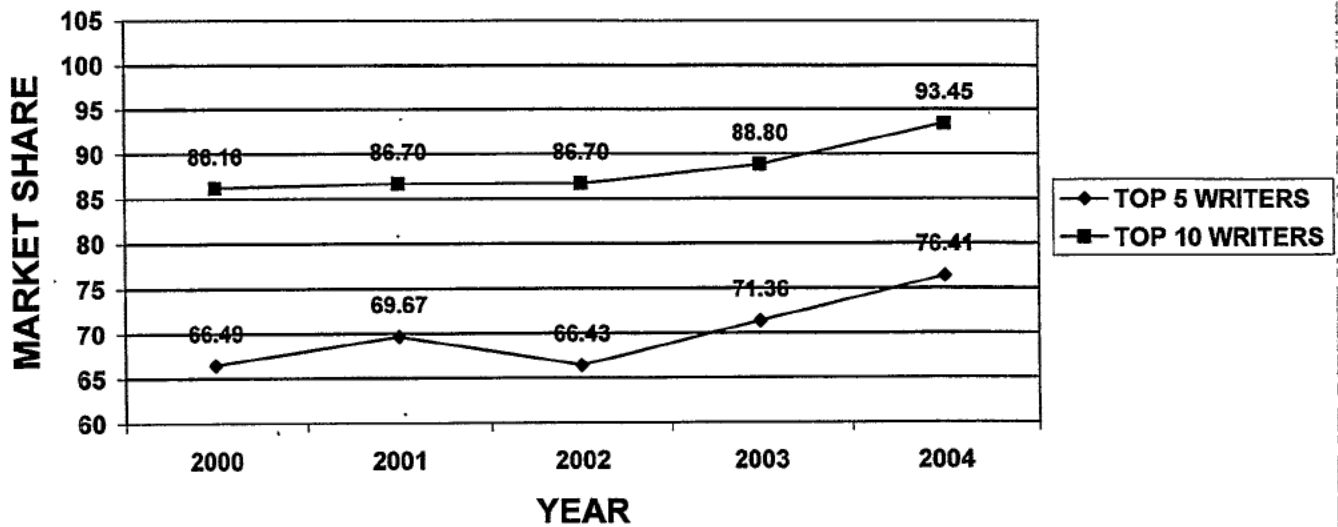
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	30.40%	\$133,900,872	\$133,889,336	\$2,932,649	\$7,679,042	5.74%
2	CATERPILLAR INSURANCE COMPANY	23.56%	\$103,800,000	\$103,800,000	\$1,049,816	\$102,747,374	98.99%
3	STATE FARM MUTUAL AUTOMOBILE INS CO	8.95%	\$39,436,728	\$36,398,600	\$24,623,557	\$24,349,937	66.90%
4	AMERICAN FAMILY MUTUAL INS CO	8.57%	\$37,753,087	\$36,713,515	\$28,343,674	\$28,678,227	78.11%
5	VISION SERVICE PLAN INSURANCE CO	4.93%	\$21,713,894	\$21,702,421	\$19,495,570	\$19,319,074	89.02%
6	CONTINENTAL CASUALTY COMPANY	4.69%	\$20,542,199	\$12,222,869	\$12,455,317	\$13,044,097	106.72%
7	ZURICH AMERICAN INSURANCE COMPANY	4.44%	\$19,568,919	\$19,703,302	\$12,607,003	\$14,933,947	75.79%
8	FEDERATED MUTUAL INSURANCE COMPANY	4.42%	\$19,463,312	\$19,462,773	\$15,130,752	\$15,282,782	78.52%
9	BENCHMARK INSURANCE COMPANY	2.02%	\$8,913,995	\$8,913,995	\$6,963,784	\$7,091,221	79.55%
10	ACE AMERICAN INSURANCE COMPANY	1.47%	\$6,485,577	\$6,171,329	\$1,523,244	\$1,132,852	18.36%
11	AMERICAN HOME ASSURANCE COMPANY	0.81%	\$3,559,872	\$3,560,354	\$67,405	\$293,627	8.25%
12	EMPLOYERS REINSURANCE CORPORATION	0.70%	\$3,063,513	\$3,063,515	\$1,545,735	\$519,046	16.94%
13	GREAT AMERICAN INSURANCE COMPANY	0.58%	\$2,565,948	\$2,555,681	\$406,502	\$736,422	28.82%
14	QBE INSURANCE CORPORATION	0.54%	\$2,361,198	\$2,361,198	\$1,890,954	\$2,058,335	87.17%
15	AVEMCO INSURANCE COMPANY	0.51%	\$2,262,944	\$2,262,944	\$149,579	\$1,125,167	49.72%
16	FEDERAL INSURANCE COMPANY	0.44%	\$1,925,480	\$1,915,743	\$1,313,304	\$1,408,121	73.50%
17	GULF INSURANCE COMPANY	0.43%	\$1,895,199	\$1,895,199	\$12,816	\$36,594	1.93%
18	SIRIUS AMERICA INSURANCE COMPANY	0.32%	\$1,427,713	\$1,017,044	\$350,433	\$690,510	67.89%
19	AMEX ASSURANCE COMPANY	0.29%	\$1,256,263	\$1,257,090	\$96,055	\$47,557	3.78%
20	CENTRAL STATES INDEMNITY CO OF OMAHA	0.26%	\$1,154,706	\$1,154,011	\$319,735	\$128,516	11.14%
21	CLARENDON NATIONAL INS CO	0.22%	\$950,354	\$918,788	\$400,416	\$519,213	56.51%
22	UNITED WISCONSIN INSURANCE COMPANY	0.17%	\$757,887	\$782,592	\$1,963,022	\$437,192	55.86%
23	STANDARD GUARANTY INSURANCE COMPANY	0.16%	\$697,776	\$733,160	\$78,487	\$8,505	1.16%
24	OLD REPUBLIC INSURANCE COMPANY	0.14%	\$630,076	\$606,393	\$489,512	\$486,072	80.16%
25	U S SPECIALTY INSURANCE COMPANY	0.14%	\$627,885	\$578,776	\$397,067	\$605,978	104.70%
26	MARKEL INSURANCE COMPANY	0.11%	\$487,871	\$436,046	\$155,963	\$155,220	35.60%
27	EMPIRE FIRE AND MARINE INSURANCE CO	0.09%	\$379,987	\$379,987	\$336,570	\$312,892	82.34%
28	BCS INSURANCE COMPANY	0.06%	\$279,448	\$286,789	\$181,997	\$121,009	42.19%
29	ARCH INSURANCE COMPANY	0.06%	\$279,098	\$243,765	\$18,879	\$106,068	43.51%
30	AMERICAN SECURITY INSURANCE COMPANY	0.06%	\$277,733	\$277,733	\$231	\$14,016	5.05%
31	INSURANCE CO OF THE STATE OF PA	0.05%	\$242,262	\$242,995	\$460,553	\$414,290	170.49%
32	FAIRMONT PREMIER INSURANCE COMPANY	0.05%	\$202,517	\$202,517	\$5,846	\$119,307	58.91%
33	BROTHERHOOD MUTUAL INSURANCE CO	0.05%	\$200,239	\$220,859	\$94,387	\$89,797	40.21%
34	AMERICAN SENTINEL INSURANCE COMPANY	0.04%	\$188,125	\$133,101	\$9,208	\$27,965	21.01%
35	LUMBERMENS MUTUAL CASUALTY CO	0.04%	\$163,597	\$163,597	\$237,932	-\$778,007	-475.56%
36	AMERICAN RELIABLE INSURANCE COMPANY	0.03%	\$129,964	\$124,144	\$16,190	\$17,121	13.79%
37	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.03%	\$126,036	\$126,039	\$43,813	\$61,789	49.02%
38	AMERICAN BANKERS INS CO OF FLORIDA	0.02%	\$92,721	\$92,423	\$0	\$157	0.17%
39	AIG PREMIER INSURANCE COMPANY	0.02%	\$92,059	\$90,691	\$56,888	\$21,522	23.73%
40	INSURANCE COMPANY OF NORTH AMERICA	0.02%	\$86,313	\$115,781	\$76,759	\$71,102	61.41%
41	AMERICAN STATES INSURANCE COMPANY	0.02%	\$77,694	\$77,520	\$142,747	\$166,935	215.34%
42	REPUBLIC WESTERN INS CO	0.02%	\$69,871	\$69,871	\$13,021	\$17,812	25.49%
43	TIG INSURANCE COMPANY	0.01%	\$64,926	\$64,926	\$235,851	-\$285,809	-440.21%
44	SENTRY INSURANCE A MUTUAL COMPANY	0.01%	\$58,081	\$33,143	\$0	\$0	0.00%
45	VOYAGER PROPERTY & CASUALTY INS CO	0.01%	\$54,791	\$78,851	\$4,665	\$311	0.39%
46	NATIONAL CASUALTY COMPANY	0.01%	\$39,776	\$39,336	\$64,811	\$60,145	152.90%
47	HARTFORD FIRE INSURANCE COMPANY	0.01%	\$30,888	\$38,384	\$72,017	\$36,239	94.41%
48	HERITAGE CASUALTY INSURANCE COMPANY	0.01%	\$28,274	\$28,274	\$2,849	\$2,616	9.25%
49	FAIRFIELD INSURANCE COMPANY	0.01%	\$24,245	\$24,245	\$109,804	-\$457,481	-1886.91%
50	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$13,523	\$13,523	\$124,539	\$126,057	932.17%
51	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$12,839	\$12,878	\$1,404	-\$68,604	-532.72%
52	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$2,727	\$2,731	\$5,226	\$5,103	186.85%
53	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$1,737	\$1,825	\$0	\$13	0.71%
54	AMERICAN CASUALTY CO OF READING PA	0.00%	\$793	\$797	\$2,903	\$2,903	364.24%
55	CINCINNATI INS CO THE	0.00%	\$492	\$492	\$0	\$0	0.00%
56	BALBOA INSURANCE COMPANY	0.00%	\$425	\$424	\$0	\$656	154.72%
57	FARMERS MUTUAL HAIL INS CO OF IOWA	0.00%	\$405	\$395	\$0	\$0	0.00%
58	ALLSTATE INSURANCE COMPANY	0.00%	\$0	\$0	\$108,752	\$7,955	N/A
59	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$0	\$0	-\$118	-\$5,083	N/A
60	CENTRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$176	N/A

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - ALL ACCIDENT & HEALTH**

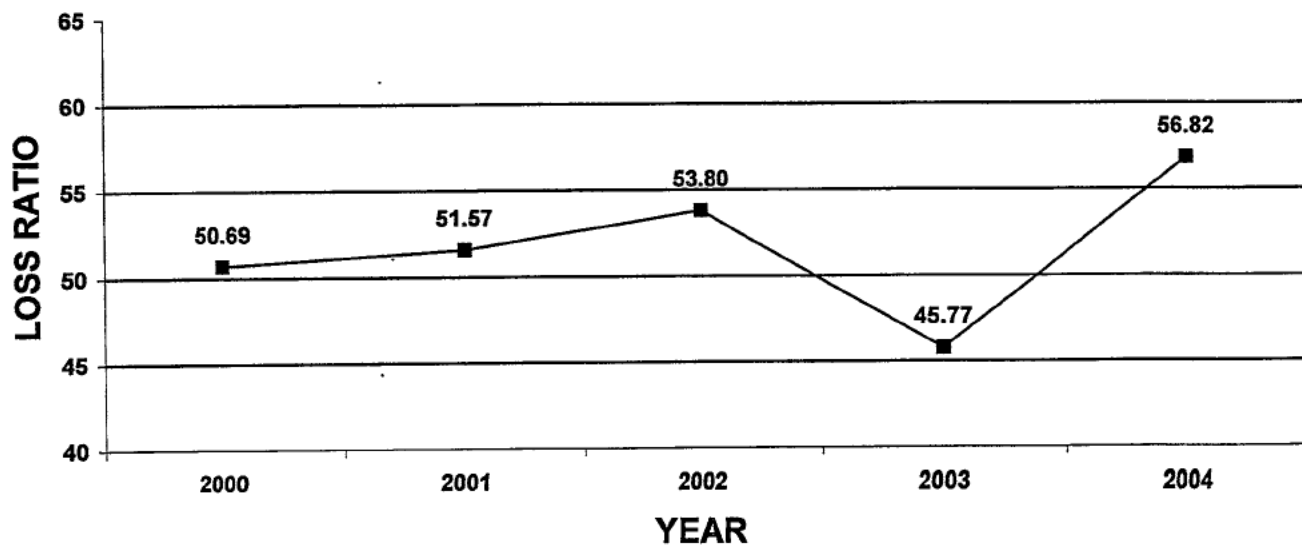
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	COMMERCIAL GUARANTY CASUALTY INSURANCE C	0.00%	\$0	\$498	\$0	\$46	9.24%
62	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$32,059	\$25,987	N/A
63	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
64	FORT WAYNE HEALTH & CASUALTY INSURANCE CC	0.00%	\$0	\$0	-\$168,827	-\$463,749	N/A
65	GE REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$382,965	N/A
66	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A
67	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13	N/A
68	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$31	N/A
69	SENTRY SELECT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$828	N/A
70	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$4,800	-\$39,294	N/A
71	STAR INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
72	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$103,383	N/A
TOTAL		100.00%	\$440,524,854	\$427,265,208	\$137,058,107	\$242,758,012	56.82%

## MISSOURI ACCIDENT AND HEALTH INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI EMPLOYERS MUTUAL INS CO	16.10%	\$155,092,846	\$159,581,692	\$82,275,336	\$76,354,143	47.85%
2	AMERICAN HOME ASSURANCE COMPANY	8.09%	\$77,938,327	\$72,425,614	\$19,906,634	\$42,427,602	58.58%
3	TRAVELERS COMMERCIAL CASUALTY COMPANY	6.86%	\$66,100,599	\$71,371,470	\$26,869,154	\$43,564,525	61.04%
4	COMMERCE AND INDUSTRY INSURANCE CO	4.23%	\$40,786,719	\$33,105,047	\$12,156,056	\$20,586,394	62.19%
5	LIBERTY MUTUAL FIRE INSURANCE CO	3.94%	\$37,955,141	\$39,518,010	\$20,737,110	\$23,309,708	58.99%
6	ZURICH AMERICAN INSURANCE COMPANY	3.59%	\$34,616,397	\$36,872,920	\$9,795,821	\$23,639,464	64.11%
7	AMERICAN FAMILY MUTUAL INS CO	2.47%	\$23,805,311	\$23,011,860	\$10,775,754	\$16,688,544	72.52%
8	HARTFORD UNDERWRITERS INSURANCE CO	2.21%	\$21,267,701	\$19,963,921	\$7,078,102	\$7,878,898	39.47%
9	ACE AMERICAN INSURANCE COMPANY	1.81%	\$17,421,826	\$15,688,138	\$3,631,232	\$7,801,014	49.73%
10	WESTPORT INSURANCE CORPORATION	1.79%	\$17,215,162	\$15,725,476	\$7,189,613	\$5,981,711	38.04%
11	ACCIDENT FUND INSURANCE COMPANY OF AMERICA	1.53%	\$14,732,198	\$10,798,566	\$2,965,321	\$6,722,587	62.25%
12	LIBERTY INSURANCE CORPORATION	1.43%	\$13,807,811	\$11,653,914	\$3,298,697	\$9,290,162	79.72%
13	VANLINER INSURANCE COMPANY	1.42%	\$13,637,022	\$13,405,895	\$8,825,379	\$13,801,889	102.95%
14	AMERISURE MUTUAL INSURANCE COMPANY	1.34%	\$12,873,287	\$12,831,066	\$6,323,540	\$7,002,490	54.57%
15	ST PAUL FIRE & MARINE INSURANCE CO	1.33%	\$12,781,933	\$14,306,695	\$6,830,977	\$7,947,497	55.55%
16	AMERISURE INSURANCE COMPANY	1.19%	\$11,446,109	\$10,999,257	\$5,623,695	\$9,855,833	89.60%
17	WAUSAU UNDERWRITERS INS CO	1.06%	\$10,218,931	\$8,922,272	\$2,734,879	\$5,827,432	65.31%
18	FEDERATED MUTUAL INSURANCE COMPANY	1.04%	\$9,979,340	\$10,227,143	\$5,494,555	\$7,433,142	72.68%
19	NATIONWIDE MUTUAL INSURANCE COMPANY	1.02%	\$9,818,346	\$10,379,179	\$6,733,088	\$10,140,669	97.70%
20	ALEA NORTH AMERICA INSURANCE COMPANY	0.98%	\$9,473,281	\$8,743,144	\$2,045,434	\$7,026,566	80.37%
21	CONTINENTAL WESTERN INSURANCE CO	0.94%	\$9,009,764	\$8,664,784	\$3,610,969	\$3,927,133	45.32%
22	TRAVELERS INDEMNITY CO OF AMERICA	0.89%	\$8,556,988	\$9,997,837	\$4,192,746	\$6,125,170	61.26%
23	FEDERAL INSURANCE COMPANY	0.84%	\$8,093,343	\$7,370,677	\$1,791,441	\$4,856,394	65.89%
24	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.73%	\$7,033,767	\$8,418,092	\$5,503,004	\$889,586	10.57%
25	HAWKEYE SECURITY INSURANCE COMPANY	0.71%	\$6,861,734	\$5,254,878	\$681,528	\$2,856,227	54.35%
26	HARTFORD INSURANCE CO OF MIDWEST THE	0.70%	\$6,736,006	\$7,318,813	\$1,916,658	\$7,149,066	97.68%
27	ZENITH INSURANCE COMPANY	0.69%	\$6,649,780	\$6,442,533	\$2,934,809	\$919,874	14.28%
28	AMERICAN ZURICH INSURANCE COMPANY	0.68%	\$6,586,609	\$5,232,507	\$760,357	\$3,136,641	59.95%
29	CINCINNATI CASUALTY COMPANY THE	0.68%	\$6,520,117	\$6,705,226	\$2,955,535	\$3,700,862	55.19%
30	LIBERTY MUTUAL INSURANCE COMPANY	0.67%	\$6,472,526	\$7,208,514	\$5,437,495	\$4,260,254	59.10%
31	SENTRY INSURANCE A MUTUAL COMPANY	0.66%	\$6,363,941	\$7,206,370	\$3,873,391	\$5,178,893	71.87%
32	TRAVELERS CASUALTY AND SURETY CO	0.66%	\$6,342,533	\$5,746,765	\$2,005,608	\$2,860,419	49.77%
33	INSURANCE CO OF THE STATE OF PA	0.64%	\$6,209,370	\$5,724,424	\$8,426,572	\$9,441,021	164.93%
34	SECURA INSURANCE A MUTUAL COMPANY	0.64%	\$6,202,365	\$5,160,959	\$1,586,617	\$3,329,085	64.51%
35	CONTINENTAL CASUALTY COMPANY	0.63%	\$6,107,225	\$6,427,124	\$3,897,151	\$3,389,152	52.73%
36	BITUMINOUS CASUALTY CORPORATION	0.63%	\$6,045,412	\$5,960,282	\$4,597,418	\$6,465,919	108.48%
37	TRANSPORTATION INSURANCE COMPANY	0.60%	\$5,756,841	\$6,603,364	\$4,785,854	\$5,149,169	77.98%
38	STATE FARM FIRE AND CASUALTY COMPANY	0.59%	\$5,694,889	\$5,546,781	\$2,520,169	\$2,829,114	51.00%
39	HARTFORD FIRE INSURANCE COMPANY	0.58%	\$5,548,587	\$6,006,058	\$2,068,547	\$2,127,034	35.41%
40	FIRSTCOMP INSURANCE COMPANY	0.57%	\$5,484,176	\$2,849,673	\$376,808	\$1,428,349	50.12%
41	TWIN CITY FIRE INS CO	0.56%	\$5,408,938	\$6,297,934	\$1,976,468	\$3,465,174	55.02%
42	CINCINNATI INDEMNITY COMPANY INC	0.56%	\$5,383,646	\$5,415,122	\$1,433,409	\$3,140,068	57.99%
43	GREAT WEST CASUALTY COMPANY	0.55%	\$5,326,731	\$5,143,152	\$2,315,496	\$2,889,490	56.18%
44	OWNERS INSURANCE COMPANY	0.54%	\$5,232,765	\$4,445,464	\$1,700,072	\$3,026,519	68.08%
45	EMPLOYERS MUTUAL CASUALTY COMPANY	0.54%	\$5,198,901	\$5,467,692	\$3,536,154	\$3,972,168	72.65%
46	AMERICAN INTERSTATE INS CO	0.53%	\$5,153,532	\$4,577,105	\$1,999,777	\$2,740,302	59.87%
47	ZURICH AMERICAN INS CO OF ILLINOIS	0.53%	\$5,127,871	\$4,432,835	\$1,080,354	\$1,461,940	32.98%
48	TRAVELERS INDEMNITY COMPANY	0.50%	\$4,814,063	\$5,041,949	\$2,414,662	\$3,122,217	61.92%
49	TRAVELERS PROPERTY CASUALTY COMPANY OF AMI	0.47%	\$4,527,042	\$2,637,031	\$1,683,710	\$543,944	-20.63%
50	ARCH INSURANCE COMPANY	0.43%	\$4,178,821	\$3,371,799	\$77,484	\$1,688,963	50.09%
51	PEERLESS INSURANCE COMPANY	0.43%	\$4,145,339	\$4,905,002	\$1,381,795	\$2,940,636	59.95%
52	GENERAL CASUALTY CO OF WISCONSIN	0.42%	\$4,082,507	\$4,418,309	\$3,601,048	\$2,998,061	67.86%
53	SAGAMORE INSURANCE COMPANY	0.42%	\$4,066,719	\$4,916,316	\$2,678,102	\$3,914,710	79.63%
54	TRUCK INSURANCE EXCHANGE	0.40%	\$3,887,121	\$4,262,029	\$4,116,152	\$2,068,322	48.53%
55	GRINNELL MUTUAL REINSURANCE COMPANY	0.39%	\$3,757,755	\$3,518,878	\$1,891,454	\$3,033,841	86.22%
56	AMERICAN STATES INSURANCE COMPANY	0.38%	\$3,680,676	\$4,972,831	\$4,824,705	\$1,162,333	23.37%
57	OLD REPUBLIC INSURANCE COMPANY	0.38%	\$3,629,675	\$3,599,390	\$481,795	\$2,468,668	68.59%
58	AMERICAN CASUALTY CO OF READING PA	0.37%	\$3,602,526	\$3,861,733	\$599,329	\$1,323,009	34.26%
59	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.37%	\$3,580,649	\$4,604,740	\$1,639,217	\$2,011,680	43.69%
60	PHOENIX INSURANCE COMPANY THE	0.36%	\$3,452,496	\$3,722,896	\$1,172,991	\$1,667,269	44.78%



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	GUARANTEE INSURANCE COMPANY	0.36%	\$3,452,387	\$1,200,155	\$66,358	\$671,347	55.94%
62	ACUITY A MUTUAL INSURANCE COMPANY	0.35%	\$3,405,509	\$1,151,368	\$98,874	\$622,141	54.03%
63	FARMERS INSURANCE EXCHANGE	0.35%	\$3,347,140	\$3,811,182	\$2,027,577	\$1,966,376	51.59%
64	EVEREST NATIONAL INSURANCE COMPANY	0.34%	\$3,319,054	\$2,052,962	\$265,912	\$1,332,262	64.89%
65	ACE PROPERTY AND CASUALTY INSURANCE COMPAN	0.34%	\$3,289,050	\$3,437,365	\$504,746	\$2,636,438	76.70%
66	COREGIS INSURANCE COMPANY	0.34%	\$3,256,892	\$4,482,886	\$2,081,789	\$887,113	19.79%
67	AMERICAN INTERNATIONAL SOUTH INS CO	0.33%	\$3,216,156	\$2,968,481	\$804,646	\$1,350,383	45.49%
68	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.33%	\$3,174,664	\$3,265,064	\$867,605	\$3,008,451	92.14%
69	COLUMBIA NATIONAL INSURANCE COMPANY	0.30%	\$2,923,159	\$2,890,205	\$1,364,541	\$2,242,178	77.58%
70	DIAMOND INSURANCE COMPANY	0.29%	\$2,800,467	\$3,279,494	\$1,501,326	\$1,283,090	39.12%
71	ST PAUL MERCURY INSURANCE COMPANY	0.28%	\$2,658,313	\$2,382,443	\$1,049,101	\$1,996,651	83.81%
72	AUTO OWNERS INSURANCE COMPANY	0.27%	\$2,648,503	\$2,502,385	\$1,074,977	\$1,431,267	57.20%
73	CHURCH MUTUAL INSURANCE COMPANY	0.27%	\$2,593,721	\$2,340,523	\$1,621,200	\$2,213,230	94.56%
74	OHIO CASUALTY INSURANCE COMPANY	0.26%	\$2,541,663	\$2,839,406	\$1,979,282	\$3,989,097	140.49%
75	ARGONAUT GREAT CENTRAL INSURANCE CO	0.26%	\$2,480,835	\$1,978,367	\$863,978	\$1,282,137	64.81%
76	AMERICAN INSURANCE COMPANY THE	0.23%	\$2,262,824	\$1,574,194	\$796,885	\$491,152	31.20%
77	INDIANA LUMBERMENS MUTUAL INS CO	0.23%	\$2,253,758	\$2,257,209	\$2,241,650	\$3,441,644	152.47%
78	SAVERS PROPERTY & CASUALTY INS CO	0.23%	\$2,230,790	\$1,711,289	\$489,377	\$1,261,922	73.74%
79	MARYLAND CASUALTY COMPANY	0.23%	\$2,206,699	\$2,183,025	\$1,668,461	\$1,454,252	66.62%
80	STATE AUTO PROPERTY & CASUALTY INS CO	0.23%	\$2,180,605	\$2,160,439	\$866,203	\$817,970	38.04%
81	MIDWESTERN INDEMNITY COMPANY THE	0.22%	\$2,167,678	\$1,600,097	\$435,187	\$1,419,057	88.69%
82	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.22%	\$2,103,630	\$1,986,833	\$9,430,624	\$3,589,407	180.66%
83	VALLEY FORGE INSURANCE COMPANY	0.21%	\$1,994,850	\$2,260,500	\$1,300,387	\$1,779,939	78.74%
84	NATIONAL FIRE INS CO OF HARTFORD	0.20%	\$1,955,757	\$1,823,997	\$384,414	\$517,884	28.39%
85	CINCINNATI INS CO THE	0.20%	\$1,898,754	\$1,678,386	\$729,855	\$1,957,451	116.63%
86	UNITED STATES FIDELITY & GUARANTY CO	0.18%	\$1,748,767	\$1,666,373	\$1,037,346	\$1,936,737	116.22%
87	UNITED STATES FIRE INSURANCE COMPANY	0.18%	\$1,744,805	\$2,168,712	\$1,039,443	\$2,123,913	97.93%
88	AMERICAN ECONOMY INSURANCE COMPANY	0.17%	\$1,662,452	\$1,525,191	\$907,464	\$1,115,032	73.11%
89	WAUSAU BUSINESS INSURANCE COMPANY	0.16%	\$1,572,092	\$670,104	\$259,369	\$724,754	-108.16%
90	TRANSCONTINENTAL INSURANCE COMPANY	0.16%	\$1,504,757	\$1,379,484	\$1,320,095	\$949,799	68.85%
91	GULF INSURANCE COMPANY	0.16%	\$1,503,042	\$2,137,419	\$1,952,948	\$1,920,378	89.85%
92	GUIDEONE MUTUAL INSURANCE COMPANY	0.15%	\$1,478,998	\$1,440,754	\$587,943	\$1,326,123	92.04%
93	NEW HAMPSHIRE INSURANCE COMPANY	0.15%	\$1,448,376	\$1,117,592	\$212,889	\$612,751	54.83%
94	ILLINOIS NATIONAL INSURANCE COMPANY	0.15%	\$1,439,416	\$860,523	\$600,568	\$2,717,698	315.82%
95	BENCHMARK INSURANCE COMPANY	0.15%	\$1,431,923	\$1,563,847	\$751,493	\$902,970	57.74%
96	VIRGINIA SURETY COMPANY INC	0.15%	\$1,403,785	\$3,982,010	\$6,691,784	\$5,516,776	138.54%
97	WEST AMERICAN INSURANCE COMPANY	0.14%	\$1,357,092	\$1,233,818	\$789,224	\$948,608	76.88%
98	ATLANTIC SPECIALTY INSURANCE COMPANY	0.14%	\$1,337,836	\$579,146	\$65,820	\$506,158	87.40%
99	CHUBB INDEMNITY INSURANCE COMPANY	0.14%	\$1,310,324	\$1,414,001	\$389,316	\$1,086,182	76.82%
100	PHARMACISTS MUTUAL INSURANCE COMPANY	0.13%	\$1,286,379	\$1,299,954	\$116,085	\$1,412,032	108.62%
101	MICHIGAN MILLERS MUTUAL INS CO	0.13%	\$1,271,006	\$1,160,324	\$979,445	\$1,661,944	143.23%
102	HARTFORD ACCIDENT & INDEMNITY CO	0.13%	\$1,248,434	\$1,094,713	\$620,241	\$1,012,967	92.53%
103	SENTRY SELECT INSURANCE COMPANY	0.12%	\$1,144,597	\$1,486,245	\$749,760	\$855,424	57.56%
104	UNIVERSAL UNDERWRITERS INS CO	0.11%	\$1,087,335	\$1,543,447	\$1,512,003	\$1,985,376	128.63%
105	FARMLAND MUTUAL INSURANCE COMPANY	0.11%	\$1,072,735	\$916,544	\$578,745	\$706,715	77.11%
106	STAR INSURANCE COMPANY	0.11%	\$1,051,432	\$978,777	\$391,323	\$1,192,713	121.86%
107	ELECTRIC INSURANCE COMPANY	0.10%	\$1,004,952	\$1,004,952	\$929,677	\$1,917,383	190.79%
108	NATIONAL SURETY CORPORATION	0.10%	\$967,743	\$424,367	\$1,459,256	\$86,991	20.50%
109	UNITED FIRE AND CASUALTY COMPANY	0.10%	\$959,899	\$998,371	\$841,584	\$797,677	79.90%
110	TRAVELERS CASUALTY INSURANCE COMPANY OF AM	0.10%	\$919,874	\$547,110	\$30,653	\$400,862	73.27%
111	FIDELITY AND DEPOSIT CO MARYLAND	0.10%	\$917,773	\$887,583	\$739,465	\$394,546	44.45%
112	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.09%	\$886,959	\$608,336	\$115,899	\$1,167,044	191.84%
113	HARTFORD CASUALTY INS CO	0.09%	\$881,434	\$813,053	\$833,436	\$370,586	45.58%
114	TECHNOLOGY INSURANCE COMPANY	0.09%	\$877,193	\$899,119	\$178,573	\$571,111	63.52%
115	PACIFIC INDEMNITY COMPANY	0.09%	\$869,925	\$867,050	\$281,278	\$441,229	50.89%
116	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.09%	\$851,658	\$1,078,638	\$489,163	\$1,363,351	126.40%
117	BIRMINGHAM FIRE INS CO OF PA	0.09%	\$840,163	\$877,429	\$0	\$264,019	30.09%
118	BROTHERHOOD MUTUAL INSURANCE CO	0.09%	\$837,259	\$829,206	\$213,746	\$263,827	31.82%
119	HANOVER INSURANCE COMPANY THE	0.09%	\$825,090	\$898,368	\$546,949	\$1,320,480	146.99%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	FIDELITY AND GUARANTY INSURANCE COMPANY	0.09%	\$821,400	\$847,067	-\$1,959,009	\$389,504	45.98%
121	DEPOSITORS INSURANCE COMPANY	0.08%	\$809,568	\$448,050	\$252,918	\$535,606	119.54%
122	NATIONAL AMERICAN INSURANCE COMPANY	0.08%	\$789,079	\$497,564	\$107,719	\$321,350	64.58%
123	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.08%	\$767,602	\$876,861	\$255,071	\$476,402	54.33%
124	SAFETY NATIONAL CASUALTY CORPORATION	0.08%	\$750,529	\$703,574	\$503,155	\$975,608	138.66%
125	AMCO INSURANCE COMPANY	0.07%	\$710,883	\$768,653	\$1,059,445	\$226,042	29.41%
126	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.07%	\$704,900	\$700,487	\$195,531	\$877,651	125.29%
127	LINCOLN GENERAL INSURANCE CO	0.07%	\$690,907	\$833,436	\$589,959	\$1,048,542	125.81%
128	FLORISTS MUTUAL INSURANCE COMPANY	0.07%	\$683,102	\$692,076	\$503,329	\$401,760	58.05%
129	DISCOVER PROPERTY AND CASUALTY INSURANCE COMPANY	0.07%	\$647,943	\$596,262	\$45,688	\$802,468	134.58%
130	XL SPECIALTY INSURANCE COMPANY	0.07%	\$629,765	\$431,765	\$309,547	\$465,507	107.81%
131	GREAT NORTHERN INSURANCE COMPANY	0.06%	\$570,857	\$655,436	\$259,664	\$510,880	77.95%
132	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.06%	\$554,586	\$479,315	\$227,888	\$436,937	91.16%
133	REGENT INSURANCE COMPANY	0.06%	\$532,946	\$426,285	\$339,429	\$52,254	12.26%
134	MID CENTURY INSURANCE COMPANY	0.05%	\$499,225	\$850,838	\$1,251,777	\$725,054	85.22%
135	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	0.05%	\$497,852	\$480,753	\$642,960	\$720,554	149.88%
136	MITSUMI SUMITOMO INSURANCE USA INC	0.05%	\$494,664	\$552,604	\$66,421	\$384,074	69.50%
137	ST PAUL GUARDIAN INSURANCE COMPANY	0.05%	\$487,155	\$1,046,043	\$653,399	\$177,934	17.01%
138	ARGONAUT INSURANCE COMPANY	0.05%	\$485,202	\$487,211	\$261,285	\$273,509	56.16%
139	GENERAL INSURANCE CO OF AMERICA	0.05%	\$482,570	\$120,214	\$195,326	\$529,608	440.55%
140	OAK RIVER INSURANCE COMPANY	0.05%	\$467,345	\$248,549	\$11,050	\$162,826	65.51%
141	ADDISON INSURANCE COMPANY	0.05%	\$446,824	\$156,122	\$102	\$92,000	58.93%
142	PACIFIC EMPLOYERS INSURANCE COMPANY	0.05%	\$438,507	-\$371,963	\$943,930	\$1,770,734	-476.05%
143	FEDERATED SERVICE INSURANCE COMPANY	0.05%	\$436,950	\$381,357	\$456,194	\$687,301	180.23%
144	LUMBERMENS UNDERWRITING ALLIANCE	0.04%	\$429,016	\$344,349	\$306,570	\$851,891	247.39%
145	FIRST NATIONAL INSURANCE CO OF AMERICA	0.04%	\$423,457	\$712,223	\$152,788	\$1,364,147	191.53%
146	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.04%	\$414,281	\$402,323	\$35,229	-\$75,837	-18.85%
147	CHARTER OAK FIRE INSURANCE CO THE	0.04%	\$410,109	\$400,691	\$538,281	-\$321,790	-80.31%
148	COOPERATIVE MUTUAL INSURANCE COMPANY	0.04%	\$404,573	\$417,556	\$145,070	\$445,541	106.70%
149	NATIONAL INTERSTATE INSURANCE COMPANY	0.04%	\$382,779	\$403,575	\$71,987	\$493,152	122.20%
150	ALASKA NATIONAL INSURANCE COMPANY	0.04%	\$373,483	\$491,855	\$52,356	\$250,205	50.87%
151	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.04%	\$363,812	\$295,150	\$339,155	\$1,281,294	434.12%
152	VIGILANT INSURANCE COMPANY	0.04%	\$354,035	\$343,768	\$215,905	\$1,075,499	312.86%
153	CUMIS INSURANCE SOCIETY INC	0.04%	\$351,579	\$321,427	\$173,675	\$262,098	81.54%
154	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.03%	\$336,947	\$282,177	\$214,378	\$649,744	230.26%
155	STANDARD FIRE INSURANCE COMPANY	0.03%	\$322,968	\$137,419	\$47,934	\$36,929	26.87%
156	ACIG INSURANCE COMPANY	0.03%	\$322,404	\$322,404	-\$30,228	-\$26,447	-8.20%
157	CLARENDON NATIONAL INSURANCE CO	0.03%	\$299,536	\$606,108	\$2,303,234	\$1,097,860	181.13%
158	STATE AUTOMOBILE MUTUAL INSURANCE CO	0.03%	\$297,891	\$294,727	\$221,761	\$170,141	57.73%
159	ST PAUL PROTECTIVE INSURANCE COMPANY	0.03%	\$289,407	\$103,044	\$3,094	\$74,548	72.35%
160	NATIONAL FARMERS UNION PRO & CAS CO	0.03%	\$288,641	\$379,813	\$134,371	\$881,168	232.00%
161	LM INSURANCE CORPORATION	0.03%	\$288,027	\$51,965	\$1,477,642	\$1,097,638	2112.26%
162	ATHENA ASSURANCE COMPANY	0.03%	\$250,434	\$120,614	\$2,603	\$72,961	60.49%
163	PROTECTIVE INSURANCE COMPANY	0.03%	\$244,123	\$244,123	\$43,734	-\$372,944	-152.77%
164	TRI STATE INSURANCE CO OF MINNESOTA	0.02%	\$229,775	\$249,658	\$72,482	-\$153,343	-61.42%
165	TIG INSURANCE COMPANY	0.02%	\$227,375	\$231,729	\$2,393,639	\$321,043	138.54%
166	HARCO NATIONAL INSURANCE COMPANY	0.02%	\$218,160	\$266,431	\$341,849	\$408,579	153.35%
167	NATIONWIDE AGRIBUSINESS INSURANCE CO	0.02%	\$210,269	\$211,179	\$1,054,381	\$633,299	299.89%
168	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	0.02%	\$203,572	\$182,023	\$69,784	\$124,742	68.53%
169	AMERICAN FIRE & CASUALTY COMPANY	0.02%	\$183,674	\$107,221	\$42,920	\$150,559	140.42%
170	ARGONAUT MIDWEST INSURANCE COMPANY	0.02%	\$180,369	\$211,765	\$300,527	\$85,147	40.21%
171	REPUBLIC INDEMNITY CO OF CALIFORNIA	0.02%	\$177,502	\$177,351	\$114,397	\$105,023	59.22%
172	INSURANCE COMPANY OF NORTH AMERICA	0.02%	\$176,795	\$76,382	\$77,511	\$198,492	259.87%
173	EMPLOYERS REINSURANCE CORPORATION	0.02%	\$174,873	\$8,298	\$0	\$0	0.00%
174	SAFETY FIRST INSURANCE COMPANY	0.02%	\$168,966	\$203,647	\$0	\$55,125	27.07%
175	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.02%	\$154,301	\$208,781	\$336,750	\$154,987	74.23%
176	SECURITY NATIONAL INSURANCE COMPANY	0.02%	\$151,731	\$128,645	\$193,542	\$55,425	43.08%
177	EMCASCO INSURANCE COMPANY	0.01%	\$141,780	\$66,178	\$221,627	\$578,408	874.02%
178	CAPITAL CITY INSURANCE COMPANY INC	0.01%	\$141,720	\$142,075	\$29,650	-\$236,023	-166.13%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$136,428	\$150,057	\$88,671	\$103,485	68.96%
180	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$130,576	\$169,642	\$139,333	\$128,144	75.54%
181	CRUM & FORSTER INDEMNITY COMPANY	0.01%	\$129,683	\$260,474	\$37,155	\$24,028	9.22%
182	GENERAL CASUALTY CO OF ILLINOIS	0.01%	\$124,121	\$155,568	\$140,235	\$120,492	77.45%
183	DAKOTA TRUCK UNDERWRITERS	0.01%	\$121,264	\$113,964	\$2,907	\$18,957	16.63%
184	PROVIDENCE PROPERTY AND CASUALTY INSURANCE	0.01%	\$118,260	\$118,260	\$0	\$58,642	49.59%
185	OHIO SECURITY INSURANCE COMPANY	0.01%	\$117,904	\$99,033	\$6,577	-\$36,594	-36.95%
186	SELECTIVE INS CO OF THE SOUTHEAST	0.01%	\$115,924	\$143,352	\$36,126	\$127,408	88.88%
187	GUIDEONE ELITE INSURANCE COMPANY	0.01%	\$112,185	\$111,901	\$42,471	-\$87,039	-77.78%
188	U S SPECIALTY INSURANCE COMPANY	0.01%	\$110,949	\$94,628	\$25,430	\$24,313	25.69%
189	CALIFORNIA INDEMNITY INSURANCE COMPANY	0.01%	\$107,350	\$636,013	\$3,620,459	\$615,262	96.74%
190	CENTENNIAL INSURANCE COMPANY	0.01%	\$103,263	\$443,372	\$304,715	-\$63,655	-14.36%
191	ULICO CASUALTY COMPANY	0.01%	\$98,449	\$129,640	\$126,003	-\$230,609	-177.88%
192	ONEBEACON INSURANCE COMPANY	0.01%	\$94,825	\$10,197	\$849,655	\$4,274,509	41919.28%
193	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$89,164	\$82,825	\$54,328	\$32,600	39.36%
194	UNITED WISCONSIN INSURANCE COMPANY	0.01%	\$81,760	\$71,748	\$18,925	\$57,100	79.58%
195	GREENWICH INSURANCE COMPANY	0.01%	\$80,037	\$126,964	\$9,500	-\$102,015	-80.35%
196	BANCINSURE INC	0.01%	\$73,616	\$69,516	\$92,570	\$24,894	35.81%
197	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$70,695	\$70,695	\$74,465	-\$105,675	-149.48%
198	T H E INSURANCE COMPANY	0.01%	\$68,506	\$109,050	\$64,083	\$89,072	81.68%
199	WESTFIELD INSURANCE COMPANY	0.01%	\$66,428	\$60,420	\$11,439	\$2,317	3.83%
200	BANKERS STANDARD INSURANCE COMPANY	0.01%	\$62,445	\$64,482	\$7,307	-\$472,901	-733.38%
201	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.01%	\$52,628	\$21,409	\$0	\$0	0.00%
202	BITUMINOUS FIRE AND MARINE INS CO	0.01%	\$51,235	\$55,685	\$722,160	-\$165,453	-297.12%
203	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$47,464	\$59,866	\$28,376	\$31,489	52.60%
204	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$47,246	\$44,523	\$19,657	-\$34,149	-76.70%
205	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$46,040	\$69,727	\$1,694,067	\$788,479	1130.81%
206	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$45,280	\$1,101,564	\$1,440,877	\$555,234	50.40%
207	MASSACHUSETTS BAY INS CO	0.00%	\$41,760	\$48,440	\$179,975	\$111,655	230.50%
208	REPUBLIC INDEMNITY COMPANY OF AMERICA	0.00%	\$40,245	\$37,517	\$38,534	\$4,149	11.06%
209	MIDWEST EMPLOYERS CASUALTY COMPANY	0.00%	\$39,993	\$18,941	\$0	\$10,811	57.08%
210	DAIMLERCHRYSLER INSURANCE COMPANY	0.00%	\$37,708	\$12,486	\$0	\$0	0.00%
211	AMCOMP ASSURANCE CORPORATION	0.00%	\$36,006	\$39,518	\$171	\$18,371	46.49%
212	FAIRFIELD INSURANCE COMPANY	0.00%	\$33,402	\$47,866	\$813,681	-\$922,181	-1926.59%
213	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$31,834	\$17,129	\$371,216	\$449,691	2625.32%
214	FIREMANS FUND INSURANCE COMPANY	0.00%	\$31,291	\$18,284	\$1,511,149	\$402,310	2200.34%
215	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$25,822	\$24,856	\$396	\$2,620	10.54%
216	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$24,499	\$2,210,427	\$4,331,310	\$1,000,352	45.26%
217	CHEROKEE INSURANCE COMPANY	0.00%	\$17,432	\$17,432	\$184,205	\$586,942	3367.04%
218	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$15,582	\$11,439	\$392,965	\$536,822	4692.91%
219	ADVANTAGE WORKERS COMPENSATION INSURANCE	0.00%	\$15,497	\$15,282	\$7,399	\$9,900	64.78%
220	MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.00%	\$14,469	\$5,498	\$0	\$3,638	66.17%
221	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$12,381	\$13,003	\$133,182	\$226,617	1742.81%
222	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$11,992	\$11,909	\$55,861	\$144,391	1212.45%
223	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$10,262	\$10,262	\$417,061	-\$96,440	-939.78%
224	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$8,676	\$5,794	\$17,440	-\$56,028	-967.00%
225	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$8,657	\$20,887	\$688,323	-\$1,037,851	-4968.88%
226	PROFESSIONAL LIABILITY INSURANCE COMPANY OF /	0.00%	\$8,535	\$28,795	\$263,721	\$141,715	492.15%
227	FEDERATED RURAL ELECTRIC INSURANCE EXCHANG	0.00%	\$6,492	\$6,169	\$72,517	\$170,097	2757.29%
228	AMERICAN COMPENSATION INSURANCE COMPANY	0.00%	\$5,864	\$5,864	\$1,164,022	-\$1,082,060	-18452.59%
229	VALIANT INS CO	0.00%	\$5,326	\$2,554	\$285,597	-\$192,833	-7550.23%
230	AMERICAN ALTERNATIVE INS CORP	0.00%	\$4,111	\$4,111	\$81,723	-\$227,876	-5543.08%
231	REDLAND INSURANCE COMPANY	0.00%	\$3,657	\$3,657	\$483	\$2,339	63.96%
232	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$2,823	\$2,813	\$196,640	-\$35,402	-1258.51%
233	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$2,755	\$2,765	\$25,450	-\$36,905	-1334.72%
234	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$2,502	\$2,502	\$548,561	\$173,280	6925.66%
235	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$1,124	\$23,952	\$46,742	\$140,165	585.19%
236	HARBOR SPECIALTY INSURANCE COMPANY	0.00%	\$606	\$606	\$200,824	-\$322,131	-53156.93%
237	PETROLEUM CASUALTY COMPANY	0.00%	\$530	\$530	\$0	\$0	0.00%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

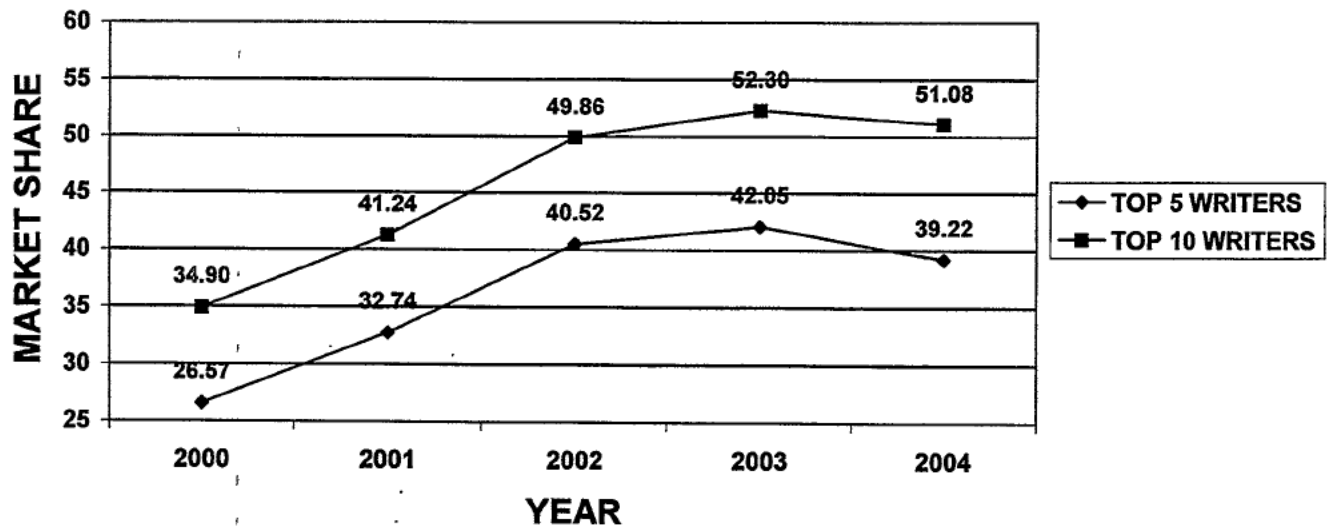
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	\$523	\$283	\$0	\$144	50.88%
239	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$399	\$399	\$414,766	-\$285,501	-71554.14%
240	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$321	\$322	\$38,530	-\$707,258	-219645.34%
241	SECURA SUPREME INSURANCE COMPANY	0.00%	\$66	\$58	\$0	\$10	17.24%
242	AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
243	AIG CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$160,055	N/A
244	AIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$395	-\$8,478	N/A
245	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$33,621	N/A
246	ALLIED PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	-\$52,279	-\$146,494	N/A
247	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPAN	0.00%	\$0	\$0	\$7,999	\$7,999	N/A
248	ALLSTATE INSURANCE COMPANY	0.00%	\$0	\$0	\$71,411	-\$178,260	N/A
249	AMERICAN REINSURANCE COMPANY	0.00%	\$0	\$0	\$4,743	\$21,154	N/A
250	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$32,395	N/A
251	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$10,289	N/A
252	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	\$248,330	-\$182,971	N/A
253	CENTRE INSURANCE COMPANY	0.00%	\$0	\$0	\$88,314	-\$338,980	N/A
254	COMMERCIAL INS CO OF NEWARK NJ	0.00%	\$0	\$0	\$434	\$18,087	N/A
255	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$25,743	\$29,772	N/A
256	CONVERIUM INSURANCE (NORTH AMERICA) INC	0.00%	\$0	\$0	\$36,567	-\$58,783	N/A
257	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$1,018,771	\$1,630,119	N/A
258	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$89,036	-\$13,502	N/A
259	FIDELITY AND CASUALTY COMPANY OF NEW YORK TH	0.00%	\$0	-\$45,055	\$612,356	\$950,636	-2109.95%
260	GENESIS INSURANCE COMPANY	0.00%	\$0	\$0	\$3,665	-\$4,335	N/A
261	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$26,276	-\$38,418	N/A
262	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$6,000	N/A
263	HERITAGE CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$190	-\$190	N/A
264	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$4,627	N/A
265	INSURANCE COMPANY OF THE WEST	0.00%	\$0	\$0	-\$1,232	\$12,398	N/A
266	KANSAS CITY FIRE AND MARINE INSURANCE COMPAN	0.00%	\$0	\$0	\$0	\$5,437	N/A
267	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$9,500	-\$16,487	N/A
268	MILLERS FIRST INSURANCE COMANY	0.00%	\$0	\$0	\$273,842	-\$130,891	N/A
269	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$5,270	N/A
270	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$227,631	-\$18,771	N/A
271	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$12,770	-\$109,886	N/A
272	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$1,486	\$4,940	-\$4,704	-316.55%
273	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$29	N/A
274	OCCIDENTAL FIRE & CAS CO OF NC	0.00%	\$0	\$0	\$0	\$1,494	N/A
275	OHIO FARMERS INSURANCE CO	0.00%	\$0	\$0	-\$380	\$333	N/A
276	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$11,655	N/A
277	SEATON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$6,886	N/A
278	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$60,249	-\$79,966	N/A
279	SHELTER MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$171,941	\$350,299	N/A
280	SUA INSURANCE COMPANY	0.00%	\$0	\$0	\$138,101	-\$2,307,633	N/A
281	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$141,973	-\$28,309	N/A
282	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$338	N/A
283	TRANSPORT INSURANCE COMPANY	0.00%	\$0	\$0	\$4,196	\$28,790	N/A
284	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$529	N/A
285	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$12	N/A
286	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$8,500	-\$11,117	N/A
287	UNITED SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$451,500	-\$1,902,375	N/A
288	UNITED STATES LIABILITY INSURANCE CO	0.00%	\$0	\$0	\$1,800	-\$56,463	N/A
289	UNITRIN AUTO AND HOME INSURANCE COMPANY	0.00%	\$0	\$0	-\$205	-\$205	N/A
290	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
291	FIREMANS FUND INS CO OF WISCONSIN	0.00%	-\$1	-\$1	-\$87,352	-\$122,302	12230200.00%
292	SOUTHERN INSURANCE COMPANY	0.00%	-\$32	\$28	\$0	-\$301	-1075.00%
293	SAFECO INSURANCE CO OF AMERICA	0.00%	-\$188	-\$4,536	\$520,008	\$586,353	-12926.65%
294	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	-\$2,105	-\$768	\$3,016	-\$1,308	170.31%
295	GRANITE STATE INSURANCE COMPANY	0.00%	-\$3,561	-\$3,200	\$1,211,886	\$4,271,854	-133495.44%
296	NORTHERN ASSURANCE CO OF AMERICA	0.00%	-\$3,919	-\$3,565	\$255,156	-\$294,398	8258.01%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

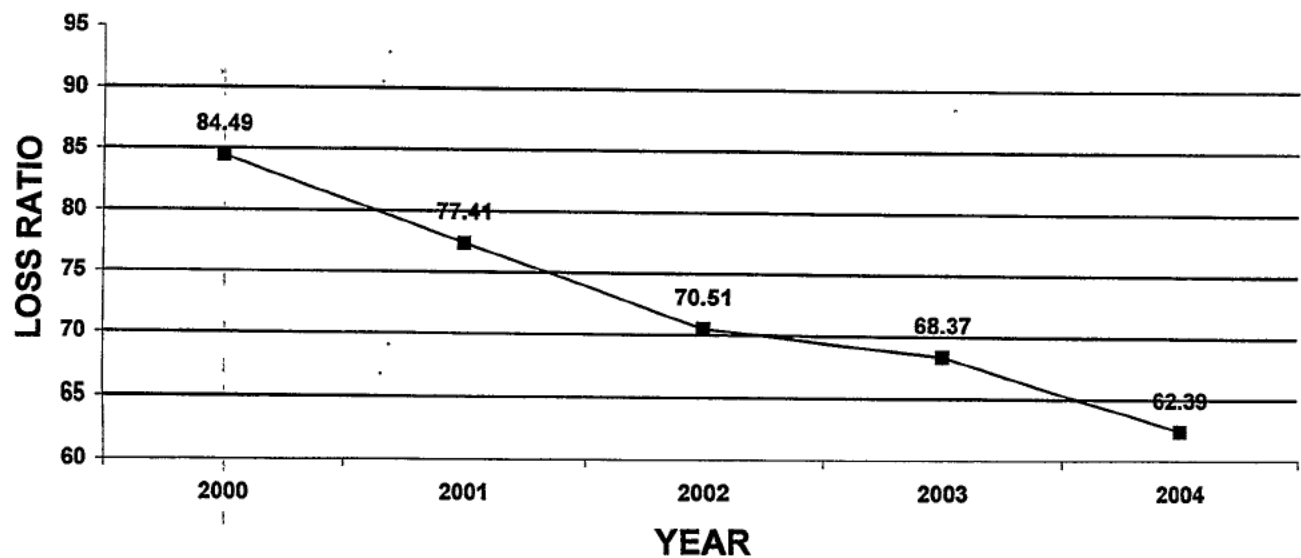
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
297	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	-\$4,564	-\$4,564	\$86,812	\$32,203	-705.59%
298	REALM NATIONAL INSURANCE COMPANY	0.00%	-\$7,834	-\$7,835	\$0	\$0	0.00%
299	AMERICAN EMPLOYERS INSURANCE CO	0.00%	-\$9,351	-\$9,351	\$319,381	\$99,214	-1061.00%
300	COMMERCIAL CASUALTY INSURANCE COMPANY	0.00%	-\$28,798	-\$28,823	-\$3,057,766	\$20,705	-71.83%
301	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	-\$28,904	-\$29,109	\$1,017,411	-\$467,728	1606.82%
302	AIU INSURANCE COMPANY	0.00%	-\$35,872	-\$34,073	\$989,688	\$796,978	-2339.03%
303	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	-\$45,837	-\$34,605	\$0	\$11,324	-32.72%
304	ASSURANCE COMPANY OF AMERICA	-0.01%	-\$48,714	-\$55,437	\$214,926	\$277,971	-501.42%
305	ACE INDEMNITY INSURANCE COMPANY	-0.01%	-\$82,035	-\$82,035	\$435,299	-\$6,047	7.37%
306	TRAVELERS INSURANCE CO(ACC DEPT)	-0.01%	-\$92,063	-\$63,788	\$781,874	-\$806,994	1265.12%
307	PENNSYLVANIA MANUFACTURERS ASSOC INS C	-0.02%	-\$152,096	\$355,782	\$797,054	\$390,492	109.76%
308	AMERICAN MOTORISTS INSURANCE CO	-0.02%	-\$187,469	-\$172,043	\$4,219,552	-\$5,144,362	2990.16%
309	CONTINENTAL INSURANCE COMPANY THE	-0.03%	-\$326,734	-\$328,569	\$336,322	\$90,826	-27.64%
310	ROYAL INDEMNITY COMPANY	-0.10%	-\$976,930	\$2,718,432	\$7,446,657	\$1,850,728	68.08%
TOTAL		100.00%	\$963,548,981	\$951,290,491	\$478,733,108	\$593,495,368	62.39%

## MISSOURI DIRECT WORKERS COMPENSATION INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTS	9.55%	\$39,099,353	\$44,125,623	\$31,525,290	\$47,924,353	108.61%
2	ACE AMERICAN INSURANCE COMPANY	7.82%	\$31,990,060	\$29,023,277	\$2,483,666	\$8,795,854	30.31%
3	AMERICAN GUARANTEE & LIABILITY INS CO	3.48%	\$14,259,826	\$14,644,118	\$3,438,755	\$13,422,317	91.66%
4	CONTINENTAL CASUALTY COMPANY	3.48%	\$14,248,840	\$19,282,963	\$11,473,724	\$10,612,407	55.04%
5	TWIN CITY FIRE INS CO	3.17%	\$12,980,415	\$13,346,012	\$4,601,245	\$6,842,302	51.27%
6	PROTECTIVE INSURANCE COMPANY	3.01%	\$12,313,147	\$12,310,681	\$6,162,169	\$10,545,664	85.66%
7	ZURICH AMERICAN INSURANCE COMPANY	2.89%	\$11,821,026	\$17,497,846	\$7,500,910	\$10,265,995	58.67%
8	XL SPECIALTY INSURANCE COMPANY	2.81%	\$11,490,156	\$11,648,973	\$17,272	\$6,952,867	59.69%
9	CINCINNATI INS CO THE	2.61%	\$10,670,208	\$10,080,186	\$627,654	\$1,062,386	10.54%
10	ST PAUL FIRE & MARINE INSURANCE CO	2.35%	\$9,621,797	\$10,706,136	\$3,239,970	\$9,087,088	84.88%
11	STATE FARM FIRE AND CASUALTY COMPANY	2.19%	\$8,953,207	\$8,818,187	\$8,113,233	\$6,866,397	77.87%
12	FEDERAL INSURANCE COMPANY	2.11%	\$8,653,891	\$8,141,816	\$312,437	\$3,126,949	38.41%
13	AMERICAN FAMILY MUTUAL INS CO	1.85%	\$7,552,612	\$7,001,333	\$730,016	\$4,890,347	69.85%
14	UNITED FIRE AND CASUALTY COMPANY	1.67%	\$6,843,259	\$6,786,515	\$1,479,520	\$980,462	14.45%
15	UNIVERSAL UNDERWRITERS INS CO	1.45%	\$5,938,967	\$5,962,145	\$1,678,091	\$3,179,113	53.32%
16	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	1.38%	\$5,650,372	\$7,543,312	\$2,035,755	\$327,178	4.34%
17	ILLINOIS NATIONAL INSURANCE COMPANY	1.38%	\$5,645,570	\$4,075,707	\$205,556	\$2,059,373	50.53%
18	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	1.33%	\$5,442,612	\$5,376,895	\$244,098	\$2,550,744	47.44%
19	ARCH INSURANCE COMPANY	1.24%	\$5,088,252	\$4,465,119	\$27,702	\$2,139,545	47.92%
20	AMERICAN ALTERNATIVE INS CORP	1.23%	\$5,021,649	\$4,742,213	\$27,193,868	\$31,219,235	658.33%
21	SHELTER MUTUAL INSURANCE CO	1.22%	\$4,978,647	\$4,897,812	\$2,966,969	\$7,357,324	150.22%
22	GULF INSURANCE COMPANY	1.21%	\$4,967,805	\$10,207,253	\$3,695,176	\$8,756,444	85.79%
23	AMERICAN HOME ASSURANCE COMPANY	1.21%	\$4,936,946	\$5,079,042	\$2,949,927	\$4,740,176	93.33%
24	EMPLOYERS MUTUAL CASUALTY COMPANY	1.17%	\$4,782,988	\$4,777,612	\$553,561	\$6,383,502	133.61%
25	GREAT AMERICAN ASSURANCE COMPANY	1.11%	\$4,553,172	\$4,015,893	\$2,012,005	\$2,607,495	64.93%
26	AMERISURE MUTUAL INSURANCE COMPANY	1.02%	\$4,174,320	\$4,084,482	\$178,666	\$2,434,835	59.61%
27	PHILADELPHIA INDEMNITY INSURANCE CO	0.93%	\$3,805,827	\$3,205,213	\$167,637	\$1,890,925	59.00%
28	STATE AUTO PROPERTY & CASUALTY INS CO	0.88%	\$3,596,970	\$3,421,031	\$2,739,498	\$3,263,323	95.39%
29	OLD REPUBLIC INSURANCE COMPANY	0.85%	\$3,489,401	\$2,324,041	\$74,032	\$519,300	22.34%
30	FEDERATED MUTUAL INSURANCE COMPANY	0.82%	\$3,343,644	\$3,646,303	\$1,456,618	\$1,570,711	43.08%
31	WESTCHESTER FIRE INSURANCE COMPANY	0.82%	\$3,337,943	\$3,746,678	\$2,233,392	\$18,917,561	504.92%
32	DISCOVER PROPERTY AND CASUALTY INSURANCE CC	0.81%	\$3,332,514	\$2,878,133	\$366,804	\$2,665,875	92.63%
33	NATIONAL SURETY CORPORATION	0.81%	\$3,295,546	\$3,107,704	\$4,003,161	\$1,989,929	64.03%
34	AMERICAN STATES INSURANCE COMPANY	0.78%	\$3,175,893	\$3,218,412	\$1,705,150	\$2,057,492	63.93%
35	NATIONAL CASUALTY COMPANY	0.76%	\$3,110,931	\$2,965,094	\$568,795	\$328,313	11.07%
36	LIBERTY MUTUAL INSURANCE COMPANY	0.73%	\$2,978,883	\$3,038,451	\$855,696	\$16,307,401	536.70%
37	RLI INSURANCE COMPANY	0.72%	\$2,951,456	\$3,171,231	\$165,547	\$794,275	25.05%
38	AMERICAN CASUALTY CO OF READING PA	0.69%	\$2,811,417	\$2,390,353	\$1,092,637	\$708,175	29.63%
39	GREENWICH INSURANCE COMPANY	0.67%	\$2,739,720	\$2,306,297	\$409,077	\$101,353	4.39%
40	HAWKEYE SECURITY INSURANCE COMPANY	0.61%	\$2,510,020	\$2,288,394	\$0	\$990,629	43.29%
41	GRINNELL MUTUAL REINSURANCE COMPANY	0.61%	\$2,493,648	\$2,434,162	\$1,424,404	\$1,829,207	75.15%
42	AXIS REINSURANCE COMPANY	0.56%	\$2,309,053	\$749,770	\$0	\$412,198	54.98%
43	LIBERTY INSURANCE UNDERWRITERS INC.	0.56%	\$2,279,961	\$2,649,333	\$0	\$985,812	37.21%
44	U S SPECIALTY INSURANCE COMPANY	0.56%	\$2,272,876	\$739,196	\$69,000	\$486,167	65.77%
45	FIREMANS FUND INSURANCE COMPANY	0.54%	\$2,194,412	\$2,092,654	\$541,566	\$1,827,304	87.32%
46	CAMERON MUTUAL INSURANCE COMPANY	0.50%	\$2,031,711	\$1,902,794	\$766,819	\$626,389	32.92%
47	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.49%	\$2,007,658	\$2,030,586	\$859,822	\$904,226	44.53%
48	AMCO INSURANCE COMPANY	0.49%	\$1,990,377	\$1,956,585	\$146,535	\$275,495	14.08%
49	HARTFORD FIRE INSURANCE COMPANY	0.48%	\$1,945,513	\$1,808,752	\$2,626,470	\$3,192,305	176.49%
50	AMERICAN AUTOMOBILE INSURANCE CO	0.47%	\$1,937,652	\$2,157,385	\$81,242	\$215,437	9.99%
51	ZURICH AMERICAN INS CO OF ILLINOIS	0.47%	\$1,903,402	\$2,025,153	\$2,232,540	\$2,736,910	135.15%
52	LIBERTY MUTUAL FIRE INSURANCE CO	0.45%	\$1,849,334	\$4,109,000	\$1,538,902	\$2,391,165	58.19%
53	OHIO CASUALTY INSURANCE COMPANY	0.45%	\$1,833,311	\$1,861,537	\$1,612,547	\$1,375,508	73.89%
54	XL INSURANCE AMERICA INC	0.45%	\$1,832,140	\$2,188,214	\$0	\$1,018,931	46.56%
55	ST PAUL MERCURY INSURANCE COMPANY	0.45%	\$1,829,977	\$2,045,737	\$1,303,086	\$1,775,756	86.80%
56	SAFECO INSURANCE CO OF AMERICA	0.43%	\$1,768,216	\$1,728,849	\$364,506	\$1,105,080	63.92%
57	UTICA MUTUAL INSURANCE COMPANY	0.38%	\$1,542,931	\$1,601,134	\$62,199	\$26,747	1.67%
58	AMERICAN INSURANCE COMPANY THE	0.37%	\$1,513,827	\$1,550,403	\$31,374	\$1,160,728	74.87%
59	UNITED STATES FIDELITY & GUARANTY CO	0.36%	\$1,484,779	\$1,555,759	\$1,789,330	\$1,370,506	88.09%
60	GREAT AMERICAN INSURANCE COMPANY	0.36%	\$1,484,613	\$1,383,208	\$6,033,100	\$5,726,077	413.97%



**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	SENTRY SELECT INSURANCE COMPANY	0.36%	\$1,483,816	\$1,672,990	\$538,507	\$635,192	37.97%
62	CONTINENTAL WESTERN INSURANCE CO	0.36%	\$1,471,303	\$1,360,551	\$783,442	\$965,435	70.96%
63	FAIRMONT SPECIALTY INSURANCE COMPANY	0.36%	\$1,470,961	\$1,865,418	\$169,326	\$2,062,182	110.55%
64	NATIONWIDE MUTUAL INSURANCE COMPANY	0.35%	\$1,444,150	\$1,345,163	\$77,723	\$336,203	24.99%
65	SENTRY INSURANCE A MUTUAL COMPANY	0.34%	\$1,394,053	\$1,525,104	\$660	\$1,839,704	120.63%
66	ST PAUL GUARDIAN INSURANCE COMPANY	0.33%	\$1,368,304	\$1,290,416	\$305,912	\$587,897	45.56%
67	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.33%	\$1,336,050	\$1,138,789	\$0	-\$3,394	-0.30%
68	MID-CONTINENT CASUALTY COMPANY	0.32%	\$1,325,920	\$1,257,765	\$17,669	\$450,447	35.81%
69	TRAVELERS INDEMNITY COMPANY	0.32%	\$1,305,359	\$1,141,070	\$4,704,514	\$14,706,834	1288.86%
70	UNION INSURANCE CO	0.30%	\$1,217,702	\$1,136,600	\$1,000,000	\$858,046	75.49%
71	BITUMINOUS CASUALTY CORPORATION	0.29%	\$1,201,508	\$1,254,706	\$32,986	-\$158,336	-12.62%
72	GENESIS INSURANCE COMPANY	0.29%	\$1,185,416	\$1,380,023	\$280,000	\$5,548,999	402.09%
73	GENERAL CASUALTY CO OF WISCONSIN	0.28%	\$1,157,045	\$1,237,586	\$729,506	\$1,356,838	109.64%
74	MARKEL AMERICAN INSURANCE COMPANY	0.28%	\$1,140,020	\$1,117,854	\$9,418	\$595,689	53.29%
75	FARMERS INSURANCE EXCHANGE	0.28%	\$1,136,210	\$1,074,678	\$2,131,562	\$2,737,067	254.69%
76	TRANSPORTATION INSURANCE COMPANY	0.27%	\$1,111,144	\$1,477,544	\$2,853,263	\$156,906	10.62%
77	ADDISON INSURANCE COMPANY	0.25%	\$1,031,232	\$418,941	\$13,015	\$154,015	36.76%
78	BCS INSURANCE COMPANY	0.25%	\$1,021,785	\$1,013,931	\$124,107	-\$38,123	-3.76%
79	GREAT NORTHERN INSURANCE COMPANY	0.24%	\$993,162	\$670,070	\$0	\$271,051	40.45%
80	EMPIRE FIRE AND MARINE INSURANCE CO	0.24%	\$976,241	\$957,474	\$179,732	-\$184,610	-19.28%
81	INSURANCE CO OF THE STATE OF PA	0.23%	\$950,787	\$1,794,752	\$150	\$396,747	22.11%
82	WAUSAU UNDERWRITERS INS CO	0.23%	\$934,063	\$431,999	\$231,293	-\$311,949	-72.21%
83	PROGRESSIVE NORTHWESTERN INS CO	0.23%	\$931,651	\$904,220	\$251,005	\$149,283	16.51%
84	COLUMBIA MUTUAL INSURANCE CO	0.22%	\$915,099	\$798,562	\$640,351	\$291,032	36.44%
85	SAVERS PROPERTY & CASUALTY INS CO	0.22%	\$913,710	\$956,840	\$49,054	\$181,377	18.96%
86	MISSOURI HOSPITAL PLAN	0.22%	\$894,826	\$853,094	\$163,467	\$401,728	47.09%
87	QUANTA INDEMNITY COMPANY	0.21%	\$866,723	\$207,534	\$0	\$88,745	42.76%
88	SECURA INSURANCE A MUTUAL COMPANY	0.21%	\$860,270	\$745,067	\$562,383	\$165,151	22.17%
89	FOREMOST INSURANCE CO	0.21%	\$840,491	\$744,941	\$101,822	\$289,029	38.80%
90	FIDELITY AND DEPOSIT CO MARYLAND	0.20%	\$836,090	\$902,703	\$190,261	-\$50,773	-5.62%
91	RSUI INDEMNITY COMPANY	0.20%	\$827,672	\$193,418	\$0	\$83,440	43.14%
92	PACIFIC EMPLOYERS INSURANCE COMPANY	0.20%	\$822,237	\$849,933	\$151,133	-\$390,823	-45.98%
93	FEDERATED SERVICE INSURANCE COMPANY	0.20%	\$815,080	\$718,907	\$31,702	\$544,836	75.79%
94	NAVIGATORS INSURANCE COMPANY	0.20%	\$811,539	\$591,423	\$0	\$402,411	68.04%
95	GENERAL STAR NATIONAL INS CO	0.19%	\$757,343	\$689,084	\$0	-\$60,000	-8.71%
96	GUIDEONE MUTUAL INSURANCE COMPANY	0.18%	\$743,274	\$763,888	\$654,820	\$1,762,256	230.70%
97	UNITED FIRE & INDEMNITY COMPANY	0.18%	\$731,382	\$971,445	\$26,119	\$247,925	25.52%
98	UNITED STATES FIRE INSURANCE COMPANY	0.18%	\$730,413	\$983,983	\$647,470	-\$899,013	-91.36%
99	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.18%	\$728,352	\$699,204	\$155,369	\$116,289	16.63%
100	FAIRMONT PREMIER INSURANCE COMPANY	0.17%	\$708,936	\$708,936	\$303,187	\$700,370	98.79%
101	ACUITY A MUTUAL INSURANCE COMPANY	0.17%	\$707,817	\$214,746	\$0	\$1,000	0.47%
102	AUTO OWNERS INSURANCE COMPANY	0.17%	\$691,395	\$620,721	\$31,644	\$1,238,243	199.48%
103	TOYOTA MOTOR INSURANCE COMPANY	0.17%	\$689,210	\$760,287	\$716,963	\$643,863	84.69%
104	EVEREST NATIONAL INSURANCE COMPANY	0.17%	\$681,269	\$630,082	\$0	\$292,722	46.46%
105	FIRST COLONIAL INSURANCE COMPANY	0.16%	\$658,740	\$1,769,739	\$1,182,879	\$1,182,879	66.84%
106	CHURCH MUTUAL INSURANCE COMPANY	0.16%	\$655,269	\$687,799	\$0	\$24,132	3.51%
107	CAPITOL INDEMNITY CORPORATION	0.16%	\$643,240	\$650,560	\$108,088	\$291,969	44.88%
108	SOUTHERN PIONEER PROPERTY AND CASUALTY INSU	0.15%	\$621,661	\$567,234	\$219,863	\$282,551	49.81%
109	GENERAL INSURANCE CO OF AMERICA	0.15%	\$604,712	\$533,795	\$94,165	\$244,846	45.87%
110	ALLSTATE INSURANCE COMPANY	0.15%	\$594,828	\$585,024	\$1,387,906	\$923,722	157.89%
111	VANLINER INSURANCE COMPANY	0.14%	\$587,985	\$541,833	\$37,061	\$75,242	13.89%
112	T H E INSURANCE COMPANY	0.13%	\$532,828	\$531,462	\$387,252	-\$110,259	-20.75%
113	GREAT WEST CASUALTY COMPANY	0.13%	\$529,112	\$515,351	\$118,384	\$193,884	37.62%
114	OAK RIVER INSURANCE COMPANY	0.13%	\$524,222	\$514,541	\$10,567	\$695,148	135.10%
115	CUMIS INSURANCE SOCIETY INC	0.13%	\$512,770	\$507,668	\$146,802	\$107,546	21.18%
116	NORTH RIVER INSURANCE COMPANY THE	0.12%	\$483,512	\$212,424	\$0	\$211,187	99.42%
117	ATLANTIC SPECIALTY INSURANCE COMPANY	0.11%	\$469,260	\$219,245	\$0	\$96,358	43.95%
118	INSURANCE CORPORATION OF HANNOVER	0.11%	\$468,189	\$501,259	\$23,591	-\$107,482	-21.44%
119	HARCO NATIONAL INSURANCE COMPANY	0.11%	\$459,763	\$408,416	\$651	\$337,642	82.67%



**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	WESTPORT INSURANCE CORPORATION	0.10%	\$416,842	\$444,860	\$192,714	-\$61,204	-13.76%
121	NATIONAL FARMERS UNION PRO & CAS CO	0.10%	\$410,430	\$441,534	\$55,857	\$61,271	13.88%
122	AMERICAN MODERN HOME INSURANCE CO	0.10%	\$409,945	\$408,382	\$70,392	\$79,199	19.39%
123	NORTH AMERICAN SPECIALTY INS CO	0.09%	\$382,919	\$357,475	\$914,000	\$484,970	135.67%
124	BENCHMARK INSURANCE COMPANY	0.09%	\$382,694	\$178,023	\$834,125	\$30,670	17.23%
125	GUIDEONE AMERICA INSURANCE COMPANY	0.09%	\$379,185	\$362,805	\$2,028	\$19,759	5.45%
126	PLATTE RIVER INSURANCE COMPANY	0.09%	\$375,900	\$174,238	\$0	\$74,748	42.90%
127	HARTFORD CASUALTY INS CO	0.09%	\$373,537	\$236,228	\$19,533	\$58,723	24.86%
128	TRAVELERS CASUALTY AND SURETY CO	0.09%	\$369,243	\$441,912	\$1,263	-\$350,110	-79.23%
129	CAROLINA CASUALTY INSURANCE COMPANY	0.09%	\$368,444	\$347,117	\$7,122	\$110,023	31.70%
130	MICHIGAN MILLERS MUTUAL INS CO	0.09%	\$366,556	\$333,234	\$18,353	\$19,253	5.78%
131	EXECUTIVE RISK INDEMNITY INC	0.09%	\$359,043	\$209,880	\$88,407	\$67,629	32.22%
132	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.09%	\$358,997	\$384,266	\$8,679	\$407,455	106.03%
133	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.09%	\$355,353	\$415,985	\$10,000	-\$23,896	-5.74%
134	CHICAGO INSURANCE COMPANY	0.09%	\$348,617	\$351,853	\$38,000	-\$56,277	-15.99%
135	LANCER INSURANCE COMPANY	0.08%	\$339,508	\$318,677	-\$726	\$26,246	8.24%
136	COOPERATIVE MUTUAL INSURANCE COMPANY	0.08%	\$331,754	\$340,358	\$0	\$31,862	9.36%
137	TRUMBULL INSURANCE COMPANY	0.08%	\$326,381	\$310,215	\$28,794	\$129,923	41.88%
138	VIGILANT INSURANCE COMPANY	0.08%	\$324,335	\$338,462	\$300,000	-\$251,604	-74.34%
139	AMERICAN INTERNATIONAL INS CO	0.08%	\$317,671	\$284,547	\$0	\$1,064,169	373.99%
140	AMERICAN FAMILY HOME INSURANCE COMPANY	0.08%	\$317,559	\$349,447	\$166,780	\$275,161	78.74%
141	CENTENNIAL INSURANCE COMPANY	0.08%	\$316,764	\$309,313	\$135,578	\$178,701	57.77%
142	AXA CORPORATE SOLUTIONS INSURANCE COMPANY	0.08%	\$312,732	\$311,433	\$0	\$341,489	109.65%
143	AMERICAN INTERNATIONAL SOUTH INS CO	0.07%	\$287,367	\$278,760	\$122,863	\$175,422	62.93%
144	FIDELITY & GUARANTY INS UNDERWRITERS	0.07%	\$277,189	\$275,205	\$339,755	-\$335,007	-121.73%
145	SCOTTSDALE INDEMNITY COMPANY	0.07%	\$269,373	\$285,535	\$7,500	\$121,589	42.58%
146	TRUCK INSURANCE EXCHANGE	0.06%	\$262,262	\$244,067	\$0	\$18,403	7.54%
147	AUTOMOBILE INS CO OF HARTFORD CT	0.06%	\$258,189	\$237,083	\$0	\$50,276	21.21%
148	VIRGINIA SURETY COMPANY INC	0.06%	\$254,234	\$555,340	\$322,775	\$44,060	7.93%
149	FIRST SPECIALTY INSURANCE CORPORATION	0.06%	\$251,064	\$325,478	\$2,500	-\$331,689	-101.91%
150	ONEBEACON INSURANCE COMPANY	0.06%	\$250,381	\$156,155	\$629,858	-\$660,624	-423.06%
151	PACIFIC INDEMNITY COMPANY	0.06%	\$247,016	\$254,647	\$0	\$1,089,339	427.78%
152	ONEBEACON AMERICA INSURANCE COMPANY	0.06%	\$246,054	\$247,080	\$2,500	-\$1,005,416	-406.92%
153	MARKEL INSURANCE COMPANY	0.06%	\$243,236	\$230,367	\$1,017	\$109,011	47.32%
154	AMERICAN ZURICH INSURANCE COMPANY	0.06%	\$232,830	\$165,297	\$471,564	\$514,872	311.48%
155	PEERLESS INSURANCE COMPANY	0.06%	\$227,602	\$178,741	\$1,320	\$230,517	128.97%
156	NATIONWIDE AGRIBUSINESS INS CO	0.06%	\$227,398	\$290,896	\$30	-\$293,613	-100.93%
157	LINCOLN GENERAL INSURANCE CO	0.06%	\$225,424	\$291,530	-\$1,000	-\$82,209	-28.20%
158	FARMERS ALLIANCE MUTUAL INS CO	0.05%	\$220,649	\$210,200	\$50,674	\$20,049	9.54%
159	MIDWESTERN INDEMNITY COMPANY THE	0.05%	\$219,320	\$210,762	\$82,938	-\$74,035	-35.13%
160	ATHENA ASSURANCE COMPANY	0.05%	\$218,709	\$257,749	\$0	\$821,323	318.65%
161	NORTHLAND INSURANCE COMPANY	0.05%	\$206,965	\$229,453	\$20,990	\$6,103	2.66%
162	ECONOMY PREMIER ASSURANCE COMPANY	0.05%	\$204,839	\$208,416	\$0	\$177,516	85.17%
163	OWNERS INSURANCE COMPANY	0.05%	\$202,888	\$134,168	\$0	\$195,303	145.57%
164	ACCEPTANCE CASUALTY INSURANCE CO	0.05%	\$197,506	\$218,324	\$0	\$41,566	19.04%
165	SELECTIVE INSURANCE CO OF S CAROLINA	0.05%	\$187,359	\$170,153	\$30,338	\$59,809	35.15%
166	VALLEY FORGE INSURANCE COMPANY	0.05%	\$186,610	\$131,812	\$67,863	-\$337,758	-256.24%
167	ULICO CASUALTY COMPANY	0.05%	\$186,311	\$256,856	\$0	\$132,737	51.68%
168	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.04%	\$182,356	\$176,241	\$0	\$0	0.00%
169	ALLIED PROPERTY & CASUALTY INS CO	0.04%	\$178,311	\$173,474	\$4,250	\$19,601	11.30%
170	UNITED STATES LIABILITY INSURANCE CO	0.04%	\$171,772	\$172,310	\$500	\$107,945	62.65%
171	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.04%	\$162,854	\$99,502	\$45,164	\$7,185,394	7221.36%
172	WAUSAU BUSINESS INSURANCE COMPANY	0.04%	\$160,165	\$98,998	\$4,877	\$35,450	35.81%
173	BANCINSURE INC	0.04%	\$159,480	\$158,967	\$797,985	\$703,279	442.41%
174	FLORISTS MUTUAL INSURANCE COMPANY	0.04%	\$157,778	\$183,401	\$0	\$0	0.00%
175	STATE FARM MUTUAL AUTOMOBILE INS CO	0.04%	\$155,550	\$39,048	\$0	\$0	0.00%
176	GRANITE STATE INSURANCE COMPANY	0.04%	\$150,884	\$140,576	\$37,003	\$48,303	34.36%
177	RIVERPORT INSURANCE COMPANY	0.04%	\$147,231	\$155,833	\$0	\$75,578	48.50%
178	GUARANTY NATIONAL INSURANCE COMPANY	0.04%	\$145,981	\$8,911,673	\$9,461,667	\$10,801,842	121.21%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	GOVERNMENT EMPLOYEES INSURANCE CO	0.04%	\$144,169	\$122,106	\$0	\$50,239	41.14%
180	HARTFORD UNDERWRITERS INSURANCE CO	0.03%	\$138,613	\$137,460	\$606,500	\$612,798	445.80%
181	NCMIC INSURANCE COMPANY	0.03%	\$137,083	\$68,349	\$0	\$24,619	36.02%
182	LITITZ MUTUAL INSURANCE COMPANY	0.03%	\$135,212	\$137,499	\$2,304	\$199	0.14%
183	ATLANTIC MUTUAL INSURANCE COMPANY	0.03%	\$134,479	\$177,472	\$0	-\$72,839	-41.04%
184	BROTHERHOOD MUTUAL INSURANCE CO	0.03%	\$134,157	\$136,810	\$0	-\$620	-0.45%
185	HANOVER INSURANCE COMPANY THE	0.03%	\$131,282	\$126,691	\$56,884	-\$78,287	-61.79%
186	TRANSCONTINENTAL INSURANCE COMPANY	0.03%	\$130,112	\$184,246	\$1,673,102	\$681,007	369.62%
187	NORTHERN INSURANCE CO OF NEW YORK	0.03%	\$128,945	\$123,298	\$0	\$117,564	95.35%
188	QBE INSURANCE CORPORATION	0.03%	\$125,692	\$257,313	\$368,330	\$487,096	189.30%
189	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.03%	\$125,599	\$100,264	\$0	\$18,912	18.86%
190	STATE AUTOMOBILE MUTUAL INS CO	0.03%	\$125,235	\$173,151	\$66,246	-\$41,337	-23.87%
191	WEST AMERICAN INSURANCE COMPANY	0.03%	\$124,722	\$134,635	\$22,900	\$46,920	34.85%
192	AMERICAN BANKERS INS CO OF FLORIDA	0.03%	\$116,218	\$77,659	\$2,429	\$20,468	26.36%
193	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.03%	\$114,523	\$162,800	\$0	\$72,556	44.57%
194	METROPOLITAN PROPERTY & CASUALTY INS CO	0.03%	\$109,824	\$111,655	\$0	\$22,427	20.09%
195	INDIANA LUMBERMENS MUTUAL INS CO	0.03%	\$109,333	\$103,563	\$0	\$43,235	41.75%
196	NATIONAL INDEMNITY COMPANY	0.03%	\$106,135	\$109,083	\$6,905	-\$268,314	-245.97%
197	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$105,753	\$96,262	\$67,023	\$266,792	277.15%
198	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.03%	\$104,291	\$98,206	\$46,651	\$49,575	50.48%
199	GULF UNDERWRITERS INSURANCE COMPANY	0.02%	\$95,686	\$459,455	\$0	-\$278,517	-60.62%
200	NEW YORK MARINE & GENERAL INS CO	0.02%	\$87,750	\$43,008	\$0	\$20,350	47.32%
201	CIVIC PROPERTY & CASUALTY CO	0.02%	\$82,114	\$71,815	\$500	\$20,348	28.33%
202	TRI STATE INSURANCE CO OF MINNESOTA	0.02%	\$80,767	\$92,767	\$12,750	-\$54,335	-58.57%
203	PROGRESSIVE MAX INSURANCE COMPANY	0.02%	\$79,534	\$50,490	\$6,410	\$10,433	20.66%
204	NEW HAMPSHIRE INSURANCE COMPANY	0.02%	\$78,909	\$419,401	\$174,941	-\$1,867,716	-445.33%
205	GUIDEONE ELITE INSURANCE COMPANY	0.02%	\$78,799	\$72,333	\$0	\$6,465	8.94%
206	COLONIAL AMERICAN CASUALTY AND SURETY C	0.02%	\$77,751	\$33,634	\$0	\$2,052	6.10%
207	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$77,247	\$105,387	\$32,152	\$50,787	48.19%
208	MILLERS FIRST INSURANCE COMPANY	0.02%	\$74,035	\$81,347	\$0	\$117,422	144.35%
209	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.02%	\$73,748	\$97,668	\$31,966	\$495,350	507.18%
210	AMERISURE INSURANCE COMPANY	0.02%	\$73,334	\$88,164	\$681	\$50,052	56.77%
211	FIRST NATIONAL INS CO OF AMERICA	0.02%	\$68,692	\$37,660	\$0	-\$140,019	-371.80%
212	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$68,064	\$75,321	\$4,036	\$112,249	149.03%
213	MTSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.02%	\$67,094	\$63,796	\$0	\$29,607	46.41%
214	PROPERTY & CASUALTY INS CO OF HARTFORD	0.02%	\$66,903	\$67,625	\$0	\$8,145	14.13%
215	LIBERTY INSURANCE CORPORATION	0.02%	\$65,288	\$47,286	\$46,692	-\$632,211	-1336.99%
216	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.02%	\$62,307	\$64,255	\$312	-\$9,774	-15.21%
217	COUNTRY MUTUAL INSURANCE COMPANY	0.02%	\$61,939	\$58,510	\$0	\$32,282	55.17%
218	NATIONAL AMERICAN INSURANCE COMPANY	0.02%	\$61,709	\$62,484	\$26,130	\$30,764	49.24%
219	AMEX ASSURANCE COMPANY	0.01%	\$59,956	\$58,195	\$49,306	\$49,242	84.62%
220	MTSUI SUMITOMO INSURANCE USA INC	0.01%	\$57,131	\$88,638	\$0	\$92,670	104.55%
221	AIG PREMIER INSURANCE COMPANY	0.01%	\$55,445	\$55,445	\$19,669	\$96,129	173.38%
222	HUDSON INSURANCE COMPANY	0.01%	\$54,965	\$54,241	\$0	\$30,104	55.50%
223	AMERICAN ECONOMY INSURANCE COMPANY	0.01%	\$54,433	\$34,035	\$0	\$215	0.63%
224	GLENS FALLS INSURANCE COMPANY THE	0.01%	\$54,211	\$78,058	\$0	\$15,116	19.37%
225	SECURA SUPREME INSURANCE COMPANY	0.01%	\$50,859	\$44,010	\$0	\$7,519	17.08%
226	HARTFORD INSURANCE CO OF MIDWEST THE	0.01%	\$50,226	\$42,961	\$0	-\$20,455	-47.61%
227	COMMERCE AND INDUSTRY INSURANCE CO	0.01%	\$44,113	\$34,095	\$162,241	\$10,495	30.78%
228	ELECTRIC INSURANCE COMPANY	0.01%	\$43,548	\$40,495	\$380,000	\$480,000	1185.33%
229	ENCOMPASS INDEMNITY COMPANY	0.01%	\$38,321	\$8,329	\$0	\$412	4.95%
230	AMICA MUTUAL INSURANCE COMPANY	0.01%	\$38,015	\$37,501	\$0	\$0	0.00%
231	NATIONAL INTERSTATE INSURANCE COMPANY	0.01%	\$36,653	\$29,869	\$0	\$0	0.00%
232	FIDELITY NATIONAL INSURANCE COMPANY	0.01%	\$35,707	\$12,691	\$0	\$0	0.00%
233	DEPOSITORS INSURANCE COMPANY	0.01%	\$34,133	\$37,187	\$0	\$3,266	8.78%
234	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$34,092	\$35,328	\$0	-\$334	-0.95%
235	PHOENIX INSURANCE COMPANY THE	0.01%	\$33,999	\$34,374	\$427	\$6,950	20.22%
236	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$33,400	\$29,744	\$5,500	\$44,288	148.90%
237	ASSOCIATED INDEMNITY CORPORATION	0.01%	\$32,366	\$25,157	\$0	-\$2,851	-11.33%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	STANDARD FIRE INSURANCE COMPANY	0.01%	\$31,747	\$22,924	\$0	\$77,468	337.93%
239	SELECTIVE INS CO OF THE SOUTHEAST	0.01%	\$29,896	\$34,188	\$2,883	\$51,570	150.84%
240	SECURITY NATIONAL INSURANCE COMPANY	0.01%	\$29,834	\$41,638	\$71,377	\$143,324	344.21%
241	STAR INSURANCE COMPANY	0.01%	\$28,763	\$25,850	\$0	-\$42,434	-164.15%
242	NATIONAL LLOYDS INSURANCE COMPANY	0.01%	\$28,670	\$25,721	\$0	\$0	0.00%
243	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.01%	\$28,544	\$33,884	\$0	-\$404	-1.19%
244	FARMLAND MUTUAL INSURANCE COMPANY	0.01%	\$28,291	\$28,879	\$0	-\$36,652	-126.92%
245	DEERFIELD INSURANCE COMPANY	0.01%	\$25,815	\$26,927	\$0	-\$53,753	-199.62%
246	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.01%	\$25,391	\$24,983	\$1,315	-\$43,056	-172.34%
247	ARGONAUT INSURANCE COMPANY	0.01%	\$25,235	\$19,246	\$0	\$4,592	23.86%
248	AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY	0.01%	\$24,817	\$52,078	\$1,346	\$10,936	21.00%
249	RLI INDEMNITY COMPANY	0.01%	\$24,034	\$32,070	\$0	\$54,902	171.19%
250	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$23,313	\$23,294	\$147,988	-\$43,249	-185.67%
251	STONINGTON INSURANCE COMPANY	0.00%	\$19,401	\$11,752	\$823	-\$65,874	-560.53%
252	ATLANTIC INSURANCE COMPANY	0.00%	\$18,942	\$24,789	\$0	\$98,206	396.17%
253	OCCIDENTAL FIRE & CAS CO OF NC	0.00%	\$18,594	\$19,699	\$0	-\$8,264	-41.95%
254	MEDMARC CASUALTY INSURANCE COMPANY	0.00%	\$18,213	\$15,052	\$0	\$2,700	17.94%
255	LM INSURANCE CORPORATION	0.00%	\$16,050	\$16,454	\$0	-\$3,499	-21.27%
256	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$15,911	\$12,082	\$0	\$5,871	48.59%
257	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$15,273	\$15,090	\$0	-\$14,126	-93.61%
258	GERLING AMERICA INSURANCE COMPANY	0.00%	\$13,313	\$15,808	\$410,000	\$387,999	2454.45%
259	KEMPER INDEPENDENCE INSURANCE COMPANY	0.00%	\$13,297	\$12,634	\$0	\$5,856	46.35%
260	SENECA INSURANCE COMPANY INC	0.00%	\$13,250	\$3,865	\$0	\$0	0.00%
261	HORACE MANN INSURANCE COMPANY	0.00%	\$12,597	\$10,021	\$0	-\$11,921	-118.96%
262	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$11,089	\$11,229	\$68,900	\$4,734	42.16%
263	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$11,000	\$11,590	\$0	-\$3,297	-28.45%
264	MID CENTURY INSURANCE COMPANY	0.00%	\$10,756	\$14,289	\$0	-\$11,282	-78.96%
265	PENN AMERICA INS CO	0.00%	\$10,008	\$13,746	\$4,000	\$1,534	11.16%
266	MARYLAND CASUALTY COMPANY	0.00%	\$10,000	\$48,887	\$12,168	\$90,101	184.30%
267	WESTFIELD INSURANCE COMPANY	0.00%	\$9,148	\$15,355	-\$38	\$398	2.59%
268	OMAHA PROPERTY AND CASUALTY INS CO	0.00%	\$8,874	\$27,986	\$0	\$0	0.00%
269	MENDOTA INSURANCE COMPANY	0.00%	\$8,768	\$10,162	\$0	\$3,046	29.97%
270	MEDICAL ASSURANCE CO INC THE	0.00%	\$8,713	\$5,350	\$0	\$1,712	32.00%
271	ARGONAUT GREAT CENTRAL INSURANCE CO	0.00%	\$8,452	\$5,075	-\$4,463	\$1,056,903	20825.67%
272	ALLSTATE INDEMNITY COMPANY	0.00%	\$8,218	\$4,300	\$0	\$0	0.00%
273	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$7,033	-\$10,662	-\$21,550	-\$55,658	522.02%
274	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$6,689	\$4,472	-\$236,037	-\$12,648	-282.83%
275	HERITAGE CASUALTY INSURANCE COMPANY	0.00%	\$6,621	\$6,621	\$1,630	\$2,148	32.44%
276	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$6,351	\$7,429	\$0	-\$441	-5.94%
277	PHARMACISTS MUTUAL INSURANCE COMPANY	0.00%	\$5,967	\$5,345	\$0	\$0	0.00%
278	REGENT INSURANCE COMPANY	0.00%	\$5,616	\$14,019	\$0	\$11,858	84.59%
279	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$5,139	\$3,433	\$0	\$157	4.57%
280	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$3,960	\$4,038	\$0	-\$17	-0.42%
281	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$3,915	\$516	\$0	\$0	0.00%
282	DIAMOND STATE INSURANCE COMPANY	0.00%	\$3,728	-\$33,920	\$30,761	-\$251,652	741.90%
283	PENNSYLVANIA MANUFACTURERS ASSOC INS CO	0.00%	\$3,644	\$52,800	\$0	\$15,836	29.99%
284	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.00%	\$3,295	\$4,034	\$0	\$591	14.65%
285	NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$3,008	\$3,008	\$0	\$0	0.00%
286	AMERICAN INTERSTATE INS CO	0.00%	\$2,645	\$2,645	\$0	\$24,247	916.71%
287	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$2,303	\$2,089	\$0	-\$2,484	-118.91%
288	NORTHFIELD INSURANCE COMPANY	0.00%	\$1,988	\$7,863	\$19,250	-\$54,043	-687.31%
289	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$1,912	\$6,832	\$39,011	-\$44,425	-650.25%
290	MUTUALAID EXCHANGE	0.00%	\$1,690	\$1,707	\$0	\$551	32.28%
291	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	\$1,488	\$9,814	-\$46,615	\$7,285	74.23%
292	PODIATRY INSURANCE COMPANY OF AMERICA A MUTL	0.00%	\$1,224	\$1,341	\$0	-\$1,344	-100.22%
293	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$1,097	\$706	\$0	\$123	17.42%
294	PROGRESSIVE CASUALTY INSURANCE CO	0.00%	\$1,070	\$529	\$0	-\$2	-0.38%
295	K-M INSURANCE COMPANY	0.00%	\$984	\$984	\$0	\$0	0.00%
296	COLUMBIA NATIONAL INSURANCE COMPANY	0.00%	\$839	\$911	\$0	\$0	0.00%

**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

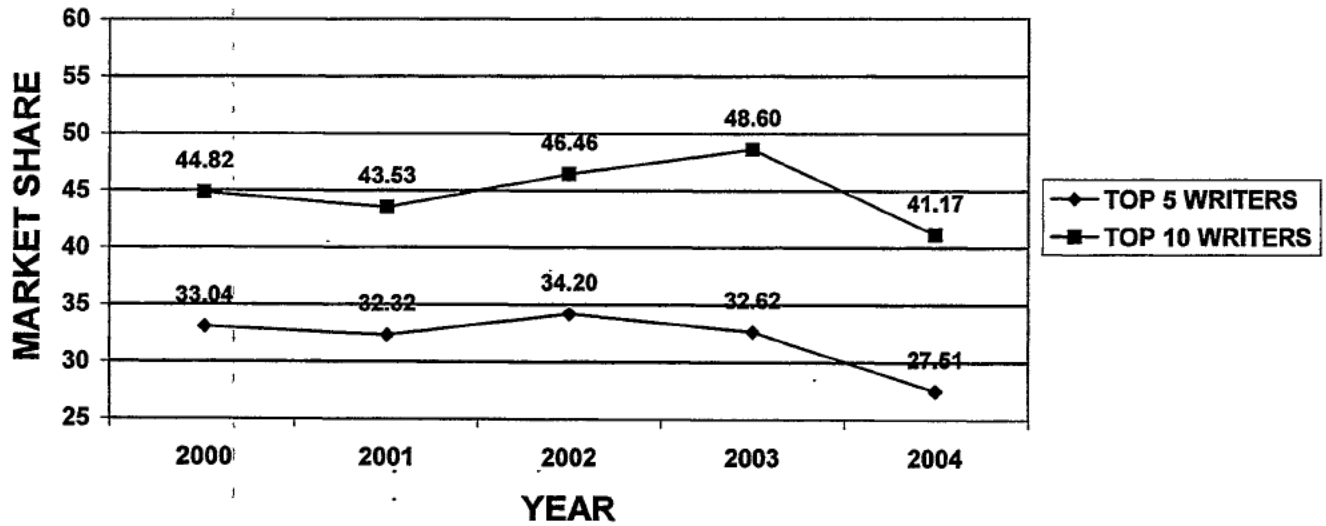
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS - EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
297	TRIUMPHE CASUALTY COMPANY	0.00%	\$808	\$15,567	\$0	\$0	0.00%
298	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$664	\$911	\$0	\$434	47.64%
299	MEDICAL LIABILITY ALLIANCE	0.00%	\$577	\$445	\$0	\$0	0.00%
300	INTERSTATE INDEMNITY COMPANY	0.00%	\$527	-\$42,908	\$0	-\$60,125	140.13%
301	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$494	\$697	\$0	\$10	1.43%
302	MERASTAR INSURANCE COMPANY	0.00%	\$340	\$340	\$0	\$174	51.18%
303	TEACHERS INSURANCE COMPANY	0.00%	\$252	\$346	\$0	\$0	0.00%
304	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$200	\$200	\$0	\$236	118.00%
305	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$146	\$451	\$0	\$171	37.92%
306	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$141	\$141	\$0	\$0	0.00%
307	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$132	\$77	\$0	\$25	32.47%
308	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$82	\$85	\$0	\$70	82.35%
309	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$34	\$35	\$0	\$0	0.00%
310	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$12	\$12	\$0	-\$5,922	-49350.00%
311	FIDELITY AND CASUALTY COMPANY OF NEW YORK TH	0.00%	\$1	\$1	\$7,800	-\$167,640	-16764000.00%
312	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$350	\$167,025	\$592,023	169149.43%
313	AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$147,210	N/A
314	AIG CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$17,187	N/A
315	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$150	\$150	N/A
316	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$14,426	N/A
317	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$9,063	\$0	-\$496,396	-5477.17%
318	AMERICAN CENTENNIAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$31,085	N/A
319	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$21,332	N/A
320	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$2	\$0	-\$44,773	-2238650.00%
321	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,506	N/A
322	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$18	N/A
323	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$0	\$0	\$75	N/A
324	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	-\$1	\$0	\$25,308	-2530800.00%
325	ATLANTA INTERNATIONAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$7	N/A
326	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$577	N/A
327	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	\$0	\$11,654	N/A
328	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$998	N/A
329	COMMERCIAL INS CO OF NEWARK NJ	0.00%	\$0	\$0	\$0	\$302,050	N/A
330	CONSTITUTION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$564	N/A
331	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,041,302	N/A
332	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$1,143	N/A
333	DAIMLERCHRYSLER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$53,541	N/A
334	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$8,484	N/A
335	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$21,407	N/A
336	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$53	\$0	-\$9,182	-17324.53%
337	EMPLOYERS REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$3,745,130	N/A
338	EVEREST REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$43,715	N/A
339	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$85	N/A
340	FACTORY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$246,170	N/A
341	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$7,490	N/A
342	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$8,809	N/A
343	FIDELITY NATIONAL PROPERTY AND CASUALTY INSUR	0.00%	\$0	\$105	\$0	\$0	0.00%
344	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	-\$502,167	-\$548,581	N/A
345	FOLKSAMERICA REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$689	N/A
346	GATEWAY INSURANCE COMPANY	0.00%	\$0	\$0	\$8,500	-\$16,497	N/A
347	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$5,000	\$12,500	N/A
348	HCC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
349	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$484,533	\$2,320,230	N/A
350	INSURANCE COMPANY OF THE WEST	0.00%	\$0	\$0	\$632,674	-\$16,460	N/A
351	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	-\$506	\$0	-\$214,198	42331.62%
352	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$5,998	\$0	\$20,194	336.68%
353	MEDICAL PROTECTIVE COMPANY	0.00%	\$0	\$0	\$0	-\$27,000	N/A
354	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$37,428	N/A
355	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$6,252	N/A

**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

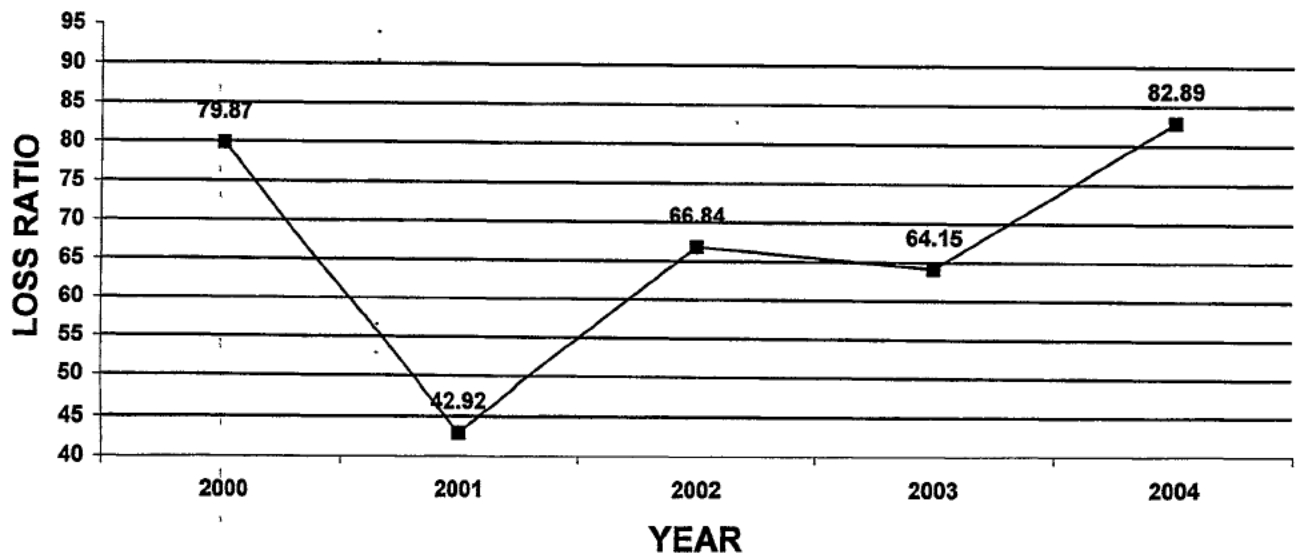
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
356	NEW ENGLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$82,030	N/A
357	NORTH STAR REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$49,683	N/A
358	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$5,947	N/A
359	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$2,084	\$823	N/A
360	OHIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10,000	N/A
361	OHIO FARMERS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$3	N/A
362	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	\$12,687	N/A
363	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$40,684	-\$162,776	N/A
364	REPUBLIC WESTERN INS CO	0.00%	\$0	\$0	\$0	-\$4,013	N/A
365	RESPONSE WORLDWIDE INSURANCE COMPANY	0.00%	\$0	\$94	\$0	\$0	0.00%
366	SEABOARD SURETY COMPANY	0.00%	\$0	\$0	\$0	-\$3,235	N/A
367	SEATON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$17,387	N/A
368	SHELTER GENERAL INS CO	0.00%	\$0	\$0	-\$200	-\$59,117	N/A
369	STONEWALL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,900	N/A
370	SUA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,686	N/A
371	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$1,000	N/A
372	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$1,182	N/A
373	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$10,920	N/A
374	TRAVELERS CASUALTY INSURANCE COMPANY OF AME	0.00%	\$0	\$0	\$0	\$1,564	N/A
375	UNITED SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$49,450	-\$81,610	N/A
376	UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.00%	\$0	\$8,000	\$0	\$14,500	181.25%
377	VALIANT INS CO	0.00%	\$0	-\$1	\$0	\$795	-79500.00%
378	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$51	N/A
379	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	-\$2	\$727	\$16,635	-\$336,149	-46237.83%
380	KEMPER CASUALTY INSURANCE COMPANY	0.00%	-\$239	-\$22	-\$2,388	\$2,040,633	-9275604.55%
381	FIRST FINANCIAL INSURANCE COMPANY	0.00%	-\$563	-\$244	\$396,066	\$1,617,912	-663078.69%
382	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	-\$1,508	-\$1,174	\$1,550,202	\$2,539,873	-216343.53%
383	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	-\$2,085	-\$2,109	\$0	\$0	0.00%
384	INSURANCE COMPANY OF NORTH AMERICA	0.00%	-\$8,623	\$73,324	\$646,849	-\$335,651	-457.76%
385	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$8,920	\$2,722	\$3,995,223	\$5,466,272	200818.22%
386	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	-\$17,491	\$775,000	\$796	-\$1,067,569	-137.75%
387	ROYAL INDEMNITY COMPANY	-0.01%	-\$51,672	\$10,513,650	\$9,650,913	\$11,884,032	113.03%
388	AMERICAN MOTORISTS INSURANCE CO	-0.01%	-\$55,594	\$500,230	\$2,057,898	-\$1,173,416	-234.58%
389	LUMBERMENS MUTUAL CASUALTY CO	-0.02%	-\$89,071	\$42,141	\$547,756	-\$8,162,926	-19370.51%
390	AMERICAN MANUFACTURERS MUTUAL INS CO	-0.02%	-\$92,403	-\$92,405	\$790,510	-\$652,263	705.87%
391	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	-0.06%	-\$241,830	-\$170,771	\$0	-\$26,771	15.68%
392	TIG INSURANCE COMPANY	-0.12%	-\$500,062	\$71,832	\$1,856,381	-\$549,473	-764.94%
393	CLARENDON NATIONAL INS CO	-0.44%	-\$1,813,188	-\$647,452	\$62,401	-\$5,913,500	913.35%
394	FIDELITY AND GUARANTY INSURANCE COMPANY	-1.55%	-\$6,348,199	-\$6,209,739	\$135,818	-\$1,717,060	27.65%
TOTAL		100.00%	\$409,263,293	\$444,911,829	\$227,717,624	\$368,806,231	82.89%

**MISSOURI OTHER LIABILITY INSURANCE**  
**(Bodily Injury & Property Damage)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

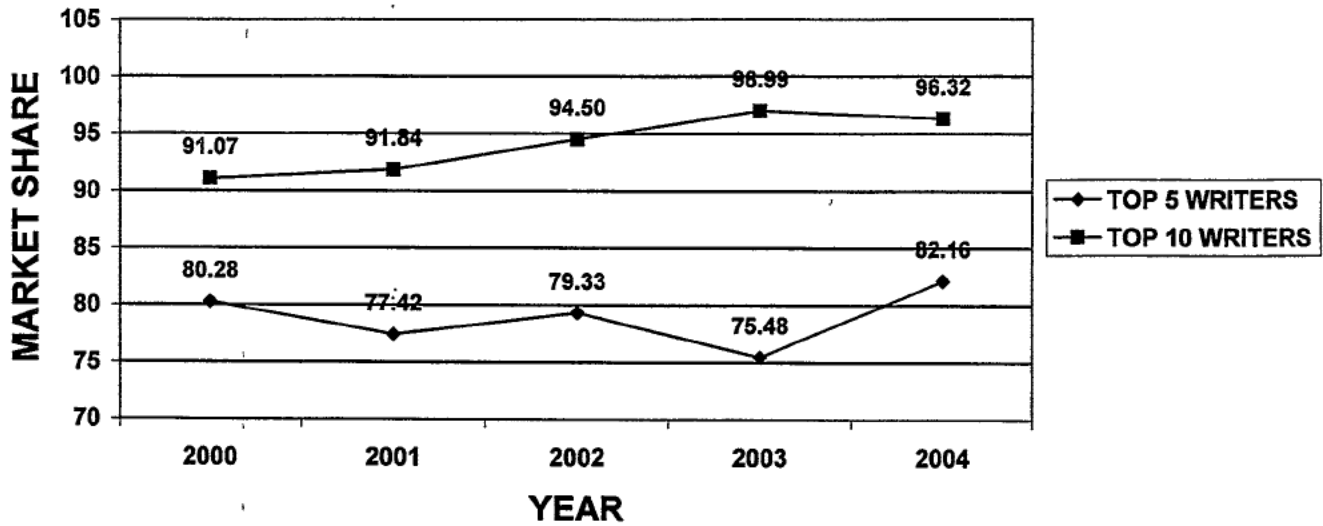


**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Warranty Programs/Service Contracts)**

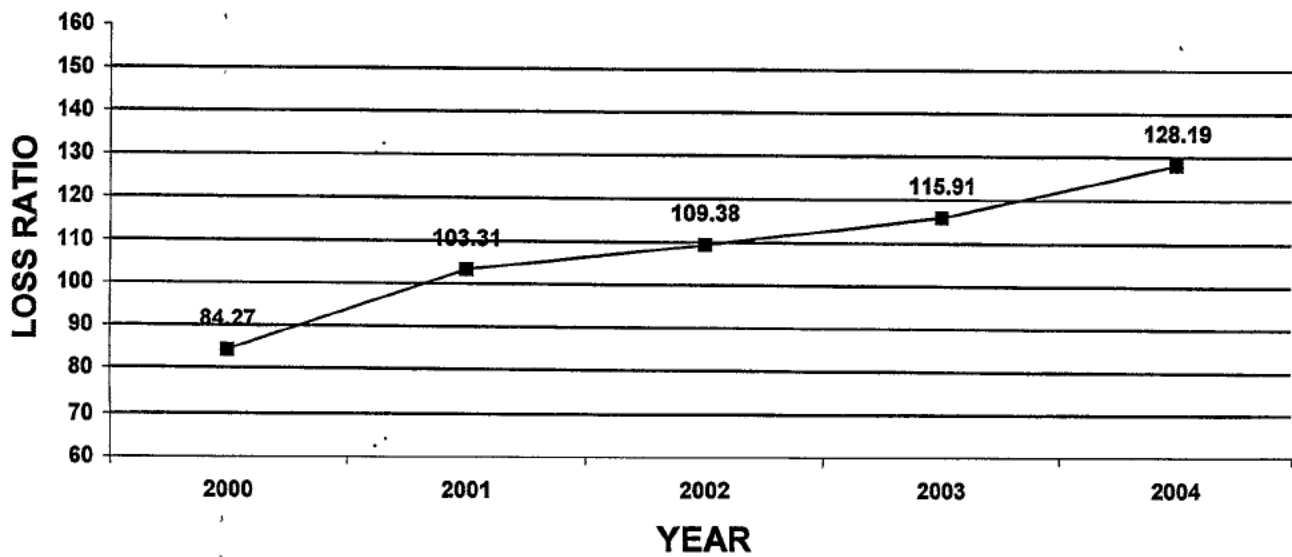
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	LYNDON PROPERTY INSURANCE COMPANY	24.89%	\$7,656,901	\$10,247,335	\$11,392,359	\$11,443,962	111.68%
2	AMERICAN ROAD INSURANCE COMPANY	18.27%	\$5,622,286	\$3,179,553	\$5,293,602	\$5,289,252	166.35%
3	UNIVERSAL UNDERWRITERS INS CO	16.13%	\$4,963,533	\$1,841,719	\$1,315,698	\$1,326,444	72.02%
4	CATERPILLAR INSURANCE COMPANY	14.48%	\$4,453,827	\$3,212,834	\$2,062,930	\$3,018,248	93.94%
5	FIREMENS INS CO OF NEWARK NEW JERSEY	8.40%	\$2,583,552	\$7,180,737	\$6,620,445	\$7,563,424	105.33%
6	NATIONAL CASUALTY COMPANY	6.86%	\$2,110,922	-\$239,028	\$741,327	\$920,057	-384.92%
7	VIRGINIA SURETY COMPANY INC	3.20%	\$985,527	\$747,542	\$5,522,508	\$5,464,279	730.97%
8	OLD UNITED CASUALTY COMPANY	2.52%	\$774,155	\$978,808	\$873,575	\$859,515	87.81%
9	CONTINENTAL INSURANCE COMPANY THE	0.81%	\$249,295	\$378,925	\$269,137	\$294,360	77.68%
10	SAVERS PROPERTY & CASUALTY INS CO	0.76%	\$234,625	\$172,518	\$12,596	\$46,575	27.00%
11	AMERICAN MERCURY INSURANCE COMPANY	0.71%	\$218,851	\$154,239	\$134,044	\$134,665	87.31%
12	HERITAGE INDEMNITY COMPANY	0.55%	\$170,407	\$165,342	\$78,502	\$71,449	43.21%
13	WESTERN SURETY COMPANY	0.29%	\$88,793	\$90,775	\$25,500	-\$30,361	-33.45%
14	CIM INSURANCE CORPORATION	0.29%	\$88,686	\$93,450	\$16,887	\$15,857	16.97%
15	AMERICAN STATES INSURANCE COMPANY	0.27%	\$83,225	\$109,754	\$5,198	\$113,936	103.81%
16	AMERICAN BANKERS INS CO OF FLORIDA	0.26%	\$79,661	\$349,928	\$81,888	\$17,849	5.10%
17	OLD REPUBLIC INSURANCE COMPANY	0.20%	\$61,983	\$28,220	\$18,480	\$22,479	79.66%
18	MIC PROPERTY AND CASUALTY INS CORP	0.20%	\$60,610	\$62,350	\$18,204	\$21,538	34.54%
19	STATE NATIONAL INSURANCE COMPANY INC	0.19%	\$57,137	\$49,068	\$56,742	\$68,854	140.32%
20	WESTCHESTER FIRE INSURANCE COMPANY	0.15%	\$45,715	\$316,322	\$411,578	\$411,578	130.11%
21	FFG INSURANCE COMPANY	0.13%	\$41,305	\$63,204	\$2,182	\$1,362	2.15%
22	DEALERS ASSURANCE COMPANY	0.12%	\$37,997	\$36,415	\$614	\$684	1.88%
23	AMERICAN RELIABLE INSURANCE COMPANY	0.10%	\$29,953	\$41,861	\$897	-\$3,496	-8.35%
24	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.08%	\$24,054	\$4,183	\$0	\$0	0.00%
25	ALLSTATE INSURANCE COMPANY	0.06%	\$18,989	\$53,964	\$32,168	\$32,787	60.76%
26	NATIONAL AMERICAN INSURANCE COMPANY	0.05%	\$16,512	\$20,307	\$0	-\$1,430	-7.04%
27	SURETY BONDING COMPANY OF AMERICA	0.04%	\$12,630	\$16,212	\$0	-\$367	-2.26%
28	UNIVERSAL SURETY OF AMERICA	0.03%	\$10,055	\$10,846	\$0	\$267	2.46%
29	AMERICAN SECURITY INSURANCE COMPANY	0.02%	\$7,612	\$833	\$1,586	\$1,267	152.10%
30	STAR INSURANCE COMPANY	0.01%	\$3,118	\$2,919	\$0	-\$4,600	-157.59%
31	GENERAL INSURANCE CO OF AMERICA	0.00%	\$500	\$85	\$0	\$82	96.47%
32	ACCREDITED SURETY AND CASUALTY COMPANY IN	0.00%	\$17	\$17	\$0	\$3	17.65%
33	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$10,383	N/A
34	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$191,666	-\$7,872	N/A
35	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	-\$2,279	N/A
36	GEICO GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$100	N/A
37	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$101,500	-\$28,723	N/A
38	OHIO INDEMNITY COMPANY	0.00%	\$0	\$936	\$0	-\$1,723	-184.08%
39	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$5,453	N/A
40	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$657,473	\$930,392	N/A
41	TRAVELERS PROPERTY CASUALTY COMPANY OF A	0.00%	\$0	\$0	\$189	\$189	N/A
42	OLD REPUBLIC SECURITY ASSURANCE COMPANY	0.00%	-\$554	\$40,613	\$46,802	\$47,647	117.32%
43	FARMERS INSURANCE EXCHANGE	0.00%	-\$1,051	\$43,147	\$35,585	\$35,150	81.47%
44	WESTERN DIVERSIFIED CASUALTY INS CO	-0.01%	-\$2,242	\$99,403	\$158,433	\$148,679	149.57%
45	AMERICAN NATIONAL PROPERTY & CASUALTY C	-0.02%	-\$4,777	\$463,698	\$0	\$0	0.00%
46	FIREMANS FUND INSURANCE COMPANY	-0.03%	-\$7,779	\$246,789	\$126,891	\$117,740	47.71%
47	ROYAL INDEMNITY COMPANY	-0.03%	-\$8,332	-\$360,415	\$0	\$0	0.00%
TOTAL		100.00%	\$30,767,698	\$29,905,408	\$36,307,186	\$38,334,689	128.19%

**MISSOURI OTHER LIABILITY INSURANCE**  
**(Warranty Programs/Service Contracts)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



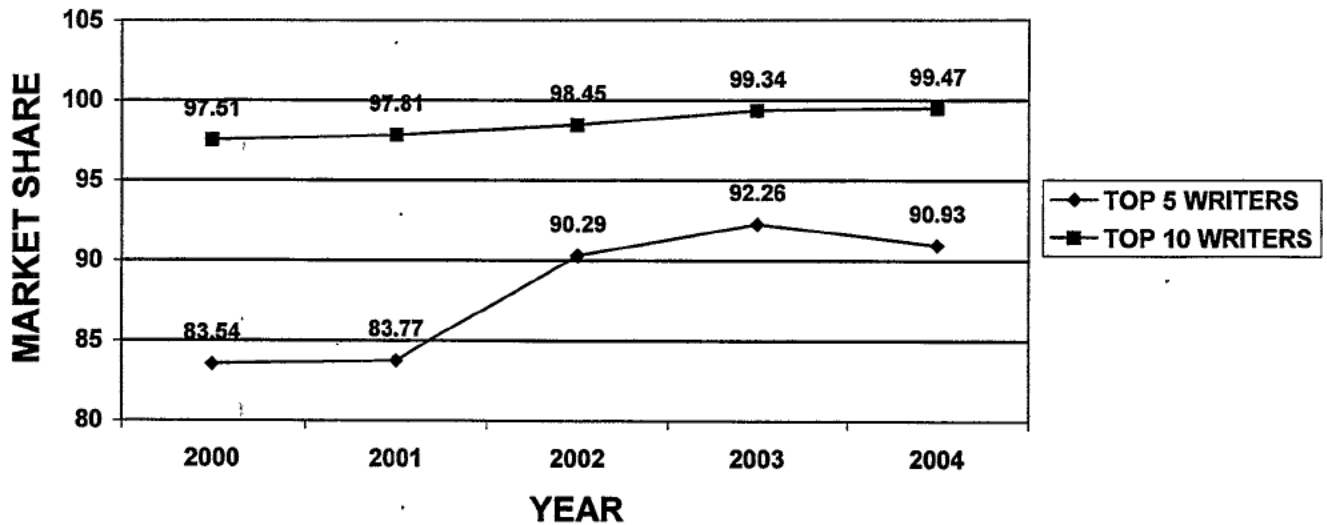


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EXCESS WORKERS COMPENSATION**

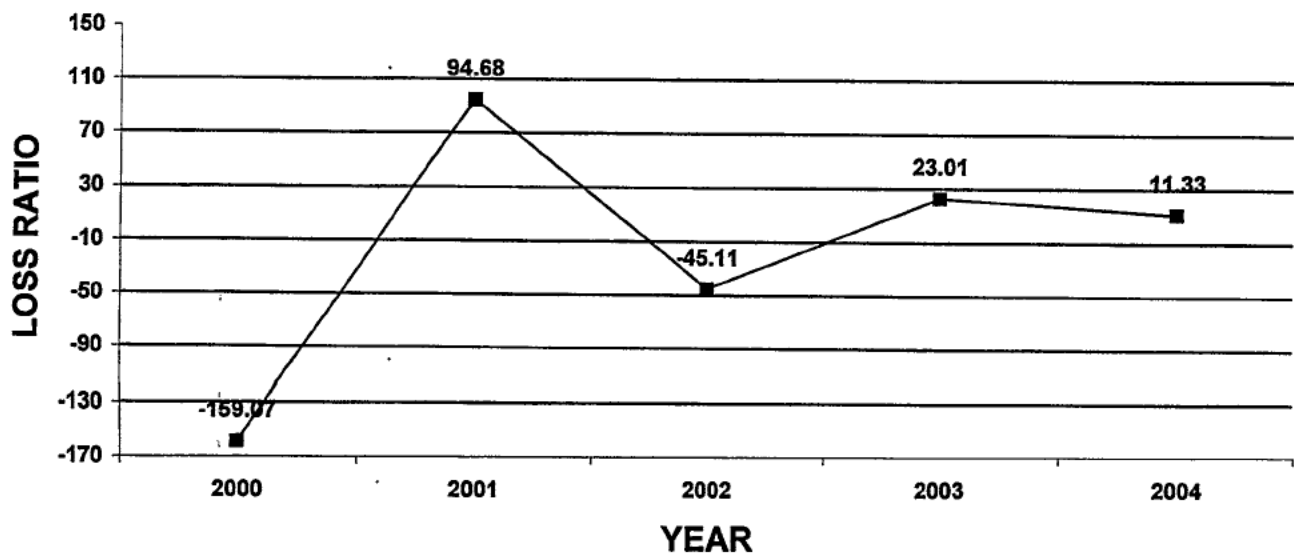
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SAFETY NATIONAL CASUALTY CORPORATION	36.60%	\$8,625,593	\$8,571,687	\$2,478,345	\$3,304,872	38.56%
2	MIDWEST EMPLOYERS CASUALTY COMPANY	32.90%	\$7,751,999	\$7,731,651	\$302,693	\$4,274,410	55.28%
3	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	8.41%	\$1,980,673	\$1,707,930	\$1,218,099	-\$8,894,166	-520.76%
4	EMPLOYERS REINSURANCE CORPORATION	8.10%	\$1,908,110	\$2,129,490	\$727,034	\$1,759,964	82.65%
5	ZURICH AMERICAN INSURANCE COMPANY	4.93%	\$1,161,791	\$1,080,137	\$0	-\$1	0.00%
6	LIBERTY INSURANCE CORPORATION	3.74%	\$882,063	\$824,097	\$212,528	\$1,566,809	190.12%
7	CONTINENTAL CASUALTY COMPANY	3.36%	\$791,522	\$618,937	\$0	-\$773,943	-125.04%
8	AMERICAN HOME ASSURANCE COMPANY	0.51%	\$121,066	\$89,732	\$0	\$0	0.00%
9	GENERAL REINSURANCE CORPORATION	0.50%	\$118,790	\$118,524	\$1,671,521	\$769,683	649.39%
10	TRAVELERS PROPERTY CASUALTY COMPANY OF AI	0.41%	\$97,515	\$50,149	\$55	\$405,326	808.24%
11	GE REINSURANCE CORPORATION	0.24%	\$56,681	\$59,043	\$86,737	\$1,102,465	1867.22%
12	INSURANCE CO OF THE STATE OF PA	0.14%	\$33,992	\$33,992	\$0	\$0	0.00%
13	OLD REPUBLIC INSURANCE COMPANY	0.13%	\$31,436	\$35,526	\$16,400	-\$29,618	-83.37%
14	MASSACHUSETTS BAY INS CO	0.02%	\$3,631	\$3,748	\$50,000	\$20,763	553.98%
15	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	\$100	\$100	\$0	-\$16	-16.00%
16	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$0	-\$142,707	N/A
17	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$105	N/A
18	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$0	\$0	\$0	\$4,000	N/A
19	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	\$74,961	-\$20,716	N/A
20	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$501	N/A
21	INSURANCE CORPORATION OF HANNOVER	0.00%	\$0	\$0	\$1,683	\$66,751	N/A
22	NATIONAL REINSURANCE CORP THE	0.00%	\$0	\$0	\$0	-\$446,952	N/A
23	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$14,546	\$0	\$0	0.00%
24	REPUBLIC WESTERN INS CO	0.00%	\$0	\$0	\$37,892	-\$444,914	N/A
25	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$150	N/A
26	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$40,644	-\$226,513	N/A
27	TRANSCONTINENTAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$90,240	N/A
28	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8,346	N/A
29	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$423,057	\$261,346	N/A
30	TRAVELERS CASUALTY AND SURETY CO OF AMERIC	0.00%	\$0	\$0	\$0	\$3	N/A
31	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$17,681	N/A
32	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	-\$431	\$717	\$0	\$173,477	24194.84%
TOTAL		100.00%	\$23,564,531	\$23,070,006	\$7,341,650	\$2,614,302	11.33%

**MISSOURI OTHER LIABILITY INSURANCE**  
**(Excess Workers Compensation)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN GUARANTEE & LIABILITY INS CO	9.94%	\$4,812,674	\$4,768,723	\$0	\$470,482	9.87%
2	ST PAUL FIRE & MARINE INSURANCE CO	8.74%	\$4,230,485	\$5,092,535	\$529,328	\$6,181,004	121.37%
3	OLD REPUBLIC INSURANCE COMPANY	7.62%	\$3,689,005	\$3,724,841	\$2,000	\$1,217,380	32.68%
4	ZURICH AMERICAN INSURANCE COMPANY	6.17%	\$2,989,317	\$2,697,472	\$572,625	\$643,885	23.87%
5	LIBERTY MUTUAL FIRE INSURANCE CO	5.04%	\$2,439,160	\$2,425,343	\$7,922,856	\$9,173,046	378.22%
6	HARTFORD FIRE INSURANCE COMPANY	3.37%	\$1,630,540	\$1,417,703	\$525,453	-\$791,056	-55.80%
7	UNITED FIRE AND CASUALTY COMPANY	3.37%	\$1,630,253	\$1,568,433	\$128,775	\$1,004,602	64.05%
8	FEDERAL INSURANCE COMPANY	3.28%	\$1,589,806	\$1,350,240	\$1,685,884	-\$4,076,278	-301.89%
9	FEDERATED MUTUAL INSURANCE COMPANY	3.27%	\$1,582,623	\$1,666,457	\$60,594	\$488,405	29.31%
10	CINCINNATI INS CO THE	2.89%	\$1,400,874	\$1,388,882	\$901,196	\$876,682	63.12%
11	AMERICAN HOME ASSURANCE COMPANY	2.47%	\$1,193,736	\$469,995	\$13,505	\$298,086	63.42%
12	ELECTRIC INSURANCE COMPANY	2.34%	\$1,135,214	\$1,090,856	\$326,677	\$260,308	23.86%
13	FAIRMONT SPECIALTY INSURANCE COMPANY	2.19%	\$1,060,146	\$1,002,487	\$0	\$328,928	32.81%
14	UNIVERSAL UNDERWRITERS INS CO	2.17%	\$1,052,054	\$1,105,221	\$422,106	\$832,959	75.37%
15	ACE AMERICAN INSURANCE COMPANY	2.13%	\$1,032,634	\$767,687	\$0	\$107,229	13.97%
16	LIBERTY MUTUAL INSURANCE COMPANY	1.97%	\$955,198	\$946,737	\$879,821	\$577,713	61.02%
17	ST PAUL MERCURY INSURANCE COMPANY	1.76%	\$849,871	\$926,125	\$122,055	\$2,947,023	318.21%
18	NATIONAL SURETY CORPORATION	1.68%	\$814,568	\$740,432	\$1,464,572	-\$138,143	-18.66%
19	STATE AUTO PROPERTY & CASUALTY INS CO	1.50%	\$723,946	\$715,900	\$7,236	-\$486,736	-67.99%
20	TRAVELERS PROPERTY CASUALTY COMPANY OF A	1.25%	\$604,553	\$595,607	\$1,192,098	\$1,499,862	251.82%
21	MID-CONTINENT CASUALTY COMPANY	1.23%	\$595,498	\$581,821	\$0	\$233,690	40.17%
22	TRANSPORTATION INSURANCE COMPANY	1.20%	\$581,000	\$637,730	\$351,578	-\$5,349,686	-838.86%
23	NORTH AMERICAN SPECIALTY INS CO	1.16%	\$563,540	\$553,169	\$0	\$7,185	1.30%
24	SECURA INSURANCE A MUTUAL COMPANY	1.15%	\$555,548	\$482,031	\$82,393	\$125,848	26.11%
25	ST PAUL GUARDIAN INSURANCE COMPANY	1.08%	\$524,157	\$470,875	\$38,587	\$458,273	97.32%
26	OAK RIVER INSURANCE COMPANY	0.95%	\$457,618	\$421,001	\$0	\$82,788	19.66%
27	GRINNELL MUTUAL REINSURANCE COMPANY	0.94%	\$454,372	\$437,814	\$1,128,635	\$181,134	41.37%
28	GREAT NORTHERN INSURANCE COMPANY	0.92%	\$447,206	\$443,453	\$173,962	-\$185,257	-41.78%
29	GREENWICH INSURANCE COMPANY	0.87%	\$423,295	\$513,692	\$871,505	\$1,473,205	286.79%
30	MEDMARC CASUALTY INSURANCE COMPANY	0.82%	\$398,946	\$202,691	\$0	\$937,665	462.61%
31	DISCOVER PROPERTY AND CASUALTY INSURANCE	0.79%	\$380,989	\$205,504	\$1,527,341	\$959,987	467.14%
32	NATIONWIDE MUTUAL INSURANCE COMPANY	0.72%	\$347,660	\$344,805	\$2,746	-\$3,624	-1.05%
33	INDIANA LUMBERMENS MUTUAL INS CO	0.69%	\$332,939	\$316,343	-\$50	\$88,961	28.12%
34	EMPLOYERS MUTUAL CASUALTY COMPANY	0.68%	\$331,246	\$342,512	\$155,104	\$101,625	29.67%
35	FEDERATED SERVICE INSURANCE COMPANY	0.68%	\$329,480	\$313,806	\$0	\$107,294	34.19%
36	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.66%	\$320,652	\$241,611	\$0	\$2,882,510	1193.04%
37	SENTRY SELECT INSURANCE COMPANY	0.65%	\$314,415	\$338,597	\$14,514	-\$41,950	-12.39%
38	ADDISON INSURANCE COMPANY	0.63%	\$302,969	\$126,577	\$0	\$140,200	110.76%
39	AMERICAN INSURANCE COMPANY THE	0.57%	\$275,164	\$372,182	\$5,229	\$76,125	20.45%
40	SENTRY INSURANCE A MUTUAL COMPANY	0.53%	\$255,801	\$227,862	\$313,181	\$184,051	80.77%
41	WESTCHESTER FIRE INSURANCE COMPANY	0.52%	\$251,767	\$38,380	\$237,053	\$2,754,587	7177.14%
42	NORTH RIVER INSURANCE COMPANY THE	0.49%	\$237,360	\$80,179	\$0	\$61,568	76.79%
43	AMCO INSURANCE COMPANY	0.45%	\$216,776	\$208,873	\$0	-\$10,895	-5.22%
44	UNITED FIRE & INDEMNITY COMPANY	0.44%	\$212,646	\$301,206	\$6,783	\$26,383	8.76%
45	AMERICAN AUTOMOBILE INSURANCE CO	0.42%	\$201,265	\$237,841	\$0	\$118,325	49.75%
46	ATHENA ASSURANCE COMPANY	0.40%	\$195,053	\$208,073	\$89,438	\$177,294	85.21%
47	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.39%	\$190,505	\$137,246	\$7,184,508	\$6,045,168	4404.62%
48	AMERICAN CASUALTY CO OF READING PA	0.37%	\$177,067	\$122,112	\$4,016	-\$9,921	-8.12%
49	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.35%	\$171,791	\$177,146	\$3,300	\$31,830	17.97%
50	VALLEY FORGE INSURANCE COMPANY	0.35%	\$168,765	\$106,108	\$64,000	\$56,036	52.81%
51	WAUSAU UNDERWRITERS INS CO	0.35%	\$168,306	\$101,535	\$20,993	\$211,003	207.81%
52	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTC	0.34%	\$165,904	\$176,597	\$0	\$220,977	125.13%
53	GENESIS INSURANCE COMPANY	0.33%	\$160,122	\$138,570	\$388,000	\$443,250	319.87%
54	EMPIRE FIRE AND MARINE INSURANCE CO	0.28%	\$136,517	\$143,235	\$0	\$19,971	13.94%
55	WESTPORT INSURANCE CORPORATION	0.28%	\$134,584	\$165,145	\$0	\$50,761	30.74%
56	COLUMBIA MUTUAL INSURANCE CO	0.25%	\$120,182	\$103,860	\$0	\$12,059	11.61%
57	AMERICAN ZURICH INSURANCE COMPANY	0.24%	\$114,600	\$132,042	\$0	\$4,702	3.56%
58	GRANITE STATE INSURANCE COMPANY	0.22%	\$105,023	\$69,759	\$0	\$32,917	47.19%
59	AMERISURE MUTUAL INSURANCE COMPANY	0.21%	\$100,930	\$89,862	\$70,295	\$86,214	95.94%
60	HARTFORD CASUALTY INS CO	0.21%	\$99,887	\$66,514	\$0	\$29,644	44.57%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	OHIO CASUALTY INSURANCE COMPANY	0.19%	\$92,517	\$122,369	-\$188	\$9,000	7.35%
62	ROYAL INDEMNITY COMPANY	0.19%	\$90,765	\$323,022	\$5,810,830	-\$1,544,675	-478.19%
63	CAPITOL INDEMNITY CORPORATION	0.18%	\$87,828	\$91,379	\$931	\$16,829	18.42%
64	UNITED STATES FIDELITY & GUARANTY CO	0.18%	\$86,968	\$88,360	\$282,401	-\$1,175,617	-1330.49%
65	AMERICAN STATES INSURANCE COMPANY	0.17%	\$80,926	\$115,204	\$7,232	\$41,684	36.18%
66	FIDELITY & GUARANTY INS UNDERWRITERS	0.15%	\$73,170	\$82,347	\$1,545	\$235,633	286.15%
67	INSURANCE CORPORATION OF HANNOVER	0.14%	\$67,579	\$57,089	\$0	-\$2,050	-3.59%
68	RLI INSURANCE COMPANY	0.14%	\$66,793	\$77,202	\$0	\$45,862	59.41%
69	UNITED STATES FIRE INSURANCE COMPANY	0.12%	\$59,527	\$152,556	\$31,000	\$78,914	51.73%
70	GENERAL CASUALTY CO OF WISCONSIN	0.12%	\$59,460	\$54,285	\$0	\$18,782	34.60%
71	NATIONAL INDEMNITY COMPANY	0.12%	\$57,658	\$58,345	\$0	\$4,113	7.05%
72	AXA CORPORATE SOLUTIONS INSURANCE COMPAN	0.12%	\$57,560	\$57,779	\$118,000	-\$962,091	-1665.12%
73	FIDELITY AND GUARANTY INSURANCE COMPANY	0.11%	\$51,023	\$63,671	\$3,394	-\$12,638	-19.85%
74	ACUITY A MUTUAL INSURANCE COMPANY	0.10%	\$49,475	\$18,575	\$0	\$0	0.00%
75	ZURICH AMERICAN INS CO OF ILLINOIS	0.10%	\$48,435	\$48,922	\$0	\$16,900	34.54%
76	GERLING AMERICA INSURANCE COMPANY	0.10%	\$46,276	\$46,317	\$605,613	\$607,571	1311.77%
77	SHELTER MUTUAL INSURANCE CO	0.09%	\$44,763	\$44,488	\$0	\$30,630	68.85%
78	AMERICAN INTERNATIONAL SOUTH INS CO	0.09%	\$43,558	\$34,280	\$0	\$20,187	58.89%
79	NATIONAL UNION FIRE INSURANCE COMPANY OF P	0.09%	\$43,150	\$56,428	-\$647,661	\$636,159	1127.38%
80	PEERLESS INSURANCE COMPANY	0.08%	\$38,679	\$21,705	\$0	\$6,926	31.91%
81	QBE INSURANCE CORPORATION	0.07%	\$35,009	\$54,643	\$0	\$3,957	7.24%
82	LUMBERMENS MUTUAL CASUALTY CO	0.07%	\$32,968	\$32,976	\$0	-\$3,175,881	-9630.89%
83	AMERICAN FIRE & CASUALTY COMPANY	0.06%	\$31,110	\$28,640	\$0	\$14,767	51.56%
84	AMERICAN FAMILY MUTUAL INS CO	0.06%	\$30,154	\$30,275	\$0	\$0	0.00%
85	AMERISURE INSURANCE COMPANY	0.06%	\$28,404	\$28,880	\$0	\$11,898	41.20%
86	MITSUMI SUMITOMO INSURANCE COMPANY OF AMER	0.06%	\$27,991	\$27,991	\$0	\$11,735	41.92%
87	WEST AMERICAN INSURANCE COMPANY	0.06%	\$27,895	\$28,348	\$25,000	-\$22,859	-80.64%
88	SELECTIVE INSURANCE CO OF S CAROLINA	0.06%	\$26,973	\$27,255	\$1,050	\$7,609	27.92%
89	FIREMANS FUND INSURANCE COMPANY	0.06%	\$26,965	\$38,706	\$0	\$215,570	556.94%
90	STATE AUTOMOBILE MUTUAL INS CO	0.06%	\$26,687	\$31,218	\$10,000	\$9,897	31.70%
91	LIBERTY INSURANCE CORPORATION	0.05%	\$26,209	\$19,528	\$376	-\$123,681	-633.35%
92	NORTHLAND INSURANCE COMPANY	0.05%	\$25,928	\$33,730	\$0	\$3,850	11.41%
93	HAWKEYE SECURITY INSURANCE COMPANY	0.05%	\$25,755	\$36,160	\$0	\$11,926	32.98%
94	AMERICAN ECONOMY INSURANCE COMPANY	0.05%	\$23,780	\$13,487	\$3,932	\$5,969	44.26%
95	CONTINENTAL INSURANCE COMPANY THE	0.05%	\$21,875	\$16,164	\$8,391	-\$12,127	-75.02%
96	WAUSAU BUSINESS INSURANCE COMPANY	0.04%	\$21,606	\$18,105	\$150,000	\$35,897	198.27%
97	NATIONAL AMERICAN INSURANCE COMPANY	0.04%	\$21,526	\$21,474	\$0	-\$2,138	-9.96%
98	PACIFIC INDEMNITY COMPANY	0.04%	\$19,593	\$20,336	\$0	\$3,313	16.29%
99	ALLSTATE INSURANCE COMPANY	0.04%	\$19,339	\$19,726	\$0	\$6,427,744	32585.14%
100	BITUMINOUS CASUALTY CORPORATION	0.04%	\$19,006	\$22,834	\$256,400	\$231,885	1015.53%
101	COOPERATIVE MUTUAL INSURANCE COMPANY	0.04%	\$18,798	\$19,823	\$15,885	\$27,663	139.55%
102	HANOVER INSURANCE COMPANY THE	0.03%	\$16,673	\$11,119	\$0	\$0	0.00%
103	FIRST NATIONAL INS CO OF AMERICA	0.03%	\$15,890	\$9,684	\$0	\$1,913	19.75%
104	CONTINENTAL WESTERN INSURANCE CO	0.03%	\$13,920	\$13,152	\$12,409	\$44,409	337.66%
105	ATLANTIC SPECIALTY INSURANCE COMPANY	0.03%	\$13,277	\$8,567	\$0	\$2,171	25.34%
106	CLARENDON NATIONAL INS CO	0.03%	\$13,000	\$11,375	\$0	\$80,141	704.54%
107	MARKEL INSURANCE COMPANY	0.03%	\$12,289	\$3,636	\$0	\$0	0.00%
108	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.03%	\$12,243	\$33,042	\$40,706	\$172,387	521.72%
109	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.02%	\$11,791	\$18,358	\$0	\$4,484	24.43%
110	VIGILANT INSURANCE COMPANY	0.02%	\$9,615	\$10,390	\$0	-\$29,391	-282.88%
111	FARMERS ALLIANCE MUTUAL INS CO	0.02%	\$8,607	\$10,049	\$29,500	\$19,500	194.05%
112	GENERAL INSURANCE CO OF AMERICA	0.02%	\$8,317	\$2,701	\$251,089	\$232,316	8601.11%
113	NEW HAMPSHIRE INSURANCE COMPANY	0.02%	\$8,127	\$6,019	\$0	-\$834	-13.86%
114	NATIONAL FIRE INS CO OF HARTFORD	0.02%	\$7,904	\$10,895	\$0	-\$2,802	-25.72%
115	SELECTIVE INS CO OF THE SOUTHEAST	0.02%	\$7,876	\$9,660	\$4,799	\$6,979	72.25%
116	FARMERS INSURANCE EXCHANGE	0.02%	\$7,866	\$8,887	\$3,462	\$14,090	158.55%
117	SECURITY NATIONAL INSURANCE COMPANY	0.02%	\$7,574	\$6,764	\$0	\$2,344	34.65%
118	MASSACHUSETTS BAY INS CO	0.02%	\$7,561	\$7,675	\$0	\$0	0.00%
119	NATIONWIDE AGRIBUSINESS INS CO	0.01%	\$7,232	\$670	\$0	-\$1,226	-182.99%

**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

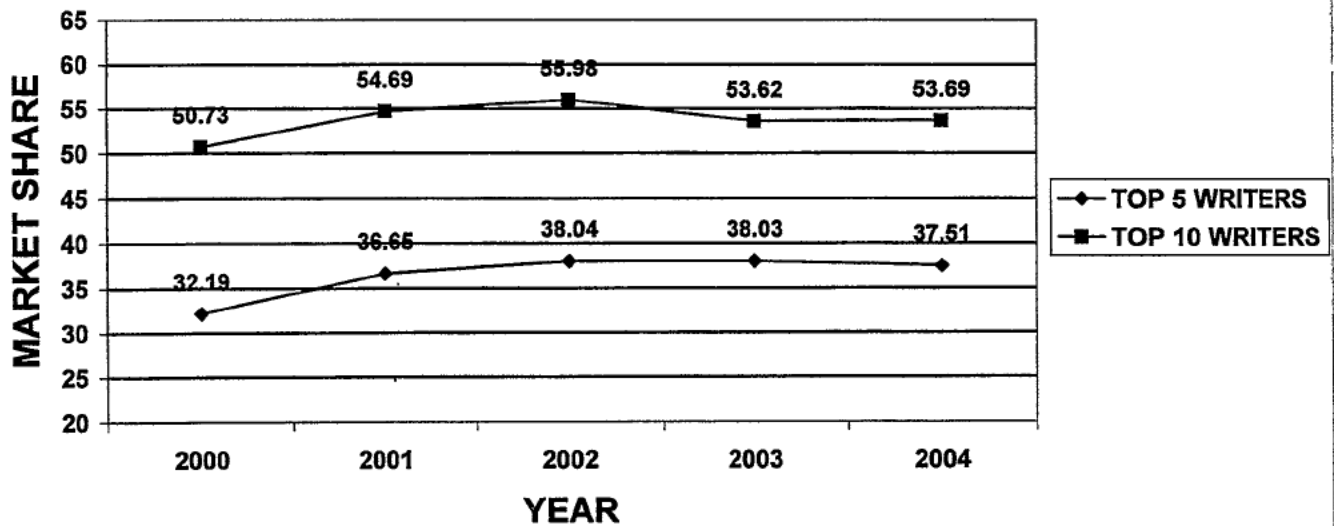
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$6,935	\$7,042	-\$200,000	-\$191,891	-2724.95%
121	ACE PROPERTY AND CASUALTY INSURANCE COMP	0.01%	\$6,074	\$4,060	\$0	\$754	18.57%
122	HARLEYSVILLE INSURANCE COMPANY	0.01%	\$5,320	\$15,565	\$0	\$538	3.46%
123	ILLINOIS NATIONAL INSURANCE COMPANY	0.01%	\$4,403	\$4,371	\$0	\$2,392	54.72%
124	TRANSCONTINENTAL INSURANCE COMPANY	0.01%	\$4,393	\$5,094	\$105,000	\$13,138	257.91%
125	ARCH INSURANCE COMPANY	0.01%	\$3,971	\$211	\$0	\$2,074	982.94%
126	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$3,565	\$4,295	\$0	\$1,191	27.73%
127	HARTFORD UNDERWRITERS INSURANCE CO	0.01%	\$3,549	\$168	\$0	-\$345	-205.36%
128	LITITZ MUTUAL INSURANCE COMPANY	0.01%	\$3,463	\$3,152	\$0	\$0	0.00%
129	DIAMOND STATE INSURANCE COMPANY	0.01%	\$3,353	\$2,392	\$0	\$0	0.00%
130	TRUCK INSURANCE EXCHANGE	0.01%	\$2,780	\$3,003	\$720	\$7,444	247.89%
131	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$1,718	\$215	\$0	\$2	0.93%
132	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$1,453	\$2,598	\$1,150	\$1,502	57.81%
133	LM INSURANCE CORPORATION	0.00%	\$1,397	\$1,449	\$0	\$465	32.09%
134	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$1,002	\$1,002	\$259,000	-\$1,766,007	-176248.20%
135	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$816	\$816	-\$163	\$342,842	42014.95%
136	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$616	\$198	\$0	\$237,084	119739.39%
137	MIDWESTERN INDEMNITY COMPANY THE	0.00%	\$591	\$154	\$0	\$70	45.45%
138	MTSUI SUMITOMO INSURANCE USA INC	0.00%	\$384	\$170	\$0	\$84	49.41%
139	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$360	\$5,097	\$0	\$611	11.99%
140	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$321	\$1,914	\$4,500	\$92,575	4836.73%
141	PHOENIX INSURANCE COMPANY THE	0.00%	\$269	\$329	\$0	\$18,761	5702.43%
142	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$246	\$246	\$0	\$86	34.96%
143	RIVERPORT INSURANCE COMPANY	0.00%	\$226	\$499	\$0	\$275	55.11%
144	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$218	\$7,832	\$0	\$5,445	69.52%
145	STAR INSURANCE COMPANY	0.00%	\$218	\$217	\$0	\$68	31.34%
146	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	\$141	\$141	\$0	\$0	0.00%
147	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$75	\$15	\$0	\$3	20.00%
148	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$60	\$60	\$0	-\$2,871	-4785.00%
149	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$2	\$1	\$0	-\$15,322	-1532200.00%
150	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$822,529	N/A
151	AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	\$6,657	-\$110,075	N/A
152	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$96,923	N/A
153	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$222,738	N/A
154	AMERICAN ALTERNATIVE INS CORP	0.00%	\$0	\$0	\$0	-\$9	N/A
155	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$76,500	\$66,443	N/A
156	AMERICAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$750	N/A
157	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$100	N/A
158	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$26,595	N/A
159	ATLANTA INTERNATIONAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$1,965,558	N/A
160	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$4,726	N/A
161	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$0	\$0	\$0	\$1,500	N/A
162	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$24,000	\$24,000	N/A
163	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$39,219	N/A
164	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$201	N/A
165	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$126	\$0	-\$3	-2.38%
166	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$2,355	N/A
167	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	-\$872	N/A
168	GENERAL SECURITY NATIONAL INSURANCE COMP	0.00%	\$0	\$0	\$0	-\$728	N/A
169	GENERAL STAR NATIONAL INS CO	0.00%	\$0	\$0	\$0	-\$22,000	N/A
170	GREAT AMERICAN ALLIANCE INSURANCE COMPAN	0.00%	\$0	\$0	\$0	\$347,634	N/A
171	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
172	GREAT AMERICAN INSURANCE COMPANY OF NEW	0.00%	\$0	\$0	\$0	-\$89	N/A
173	GULF INSURANCE COMPANY	0.00%	\$0	\$3,858	\$0	\$26	0.67%
174	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,410	N/A
175	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
176	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$1	N/A
177	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$49,946	N/A
178	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$1,165	\$0	\$31,024	2663.00%

**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

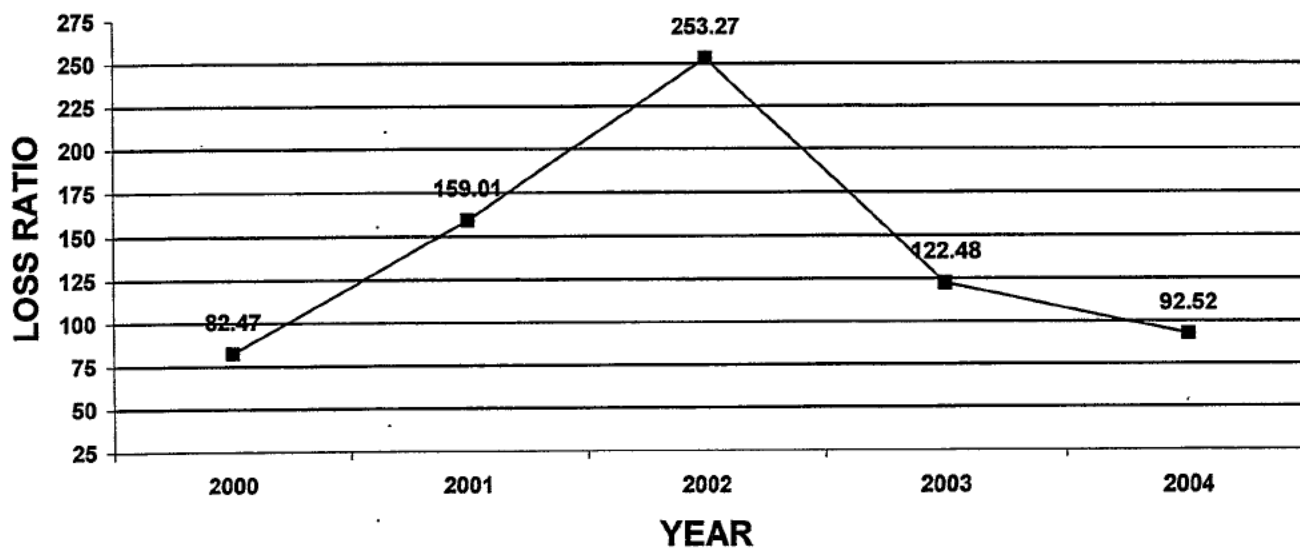
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$50,399	N/A
180	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$2,039	\$11,000	\$11,000	539.48%
181	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$495	N/A
182	MILLERS FIRST INSURANCE COMANY	0.00%	\$0	\$0	\$0	\$0	N/A
183	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$7,897	N/A
184	NATIONAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$21	N/A
185	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$0	\$0	\$0	-\$2	N/A
186	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$10,780	N/A
187	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$23,164	N/A
188	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	\$1,530	N/A
189	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$19,507	\$121,284	N/A
190	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$72	N/A
191	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$24,923	N/A
192	PENN AMERICA INS CO	0.00%	\$0	\$78	\$690,871	\$337,156	432251.28%
193	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7	N/A
194	REGENT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
195	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$41,866	N/A
196	SEATON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
197	SECURA SUPREME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$24	N/A
198	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$38,295	N/A
199	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,876	N/A
200	STONEWALL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
201	TIG INSURANCE COMPANY	0.00%	\$0	\$1,551	-\$5,339	-\$1,423,739	-91794.91%
202	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$565,530	\$555,810	N/A
203	TRAVELERS CASUALTY AND SURETY CO OF AMER	0.00%	\$0	\$0	\$0	\$1,283	N/A
204	TRAVELERS CASUALTY COMPANY OF CONNECTIC	0.00%	\$0	\$0	\$0	-\$3	N/A
205	TRAVELERS CASUALTY INSURANCE COMPANY OF	0.00%	\$0	\$0	\$0	-\$18,215	N/A
206	UNITED SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
207	VALIANT INS CO	0.00%	\$0	\$0	\$0	\$2,309	N/A
208	VIRGINIA SURETY COMPANY INC	0.00%	\$0	\$1,671	\$0	-\$761	-45.54%
209	WESTFIELD INSURANCE COMPANY	0.00%	\$0	\$0	-\$13	\$9,084	N/A
210	XL INSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	\$498,462	N/A
211	NORTHFIELD INSURANCE COMPANY	0.00%	-\$207	\$56	\$0	-\$79	-141.07%
212	KEMPER CASUALTY INSURANCE COMPANY	0.00%	-\$239	-\$239	\$0	\$2,101,729	-879384.52%
213	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$327	-\$327	\$408,675	\$556,705	-170246.18%
214	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	-\$705	-\$703	\$0	-\$814	115.79%
215	SECURITY INSURANCE COMPANY OF HARTFORD	-0.01%	-\$5,098	-\$2,698	\$0	-\$6,569	243.48%
216	ATLANTIC MUTUAL INSURANCE COMPANY	-0.02%	-\$9,322	-\$4,508	\$0	-\$56,982	1264.02%
217	TRAVELERS INDEMNITY COMPANY	-0.06%	-\$30,966	-\$150,788	\$303,453	\$1,124,836	-745.97%
218	TWIN CITY FIRE INS CO	-0.28%	-\$135,556	\$360,118	\$6,599	\$15,300	4.25%
219	AMERICAN MANUFACTURERS MUTUAL INS CO	-0.34%	-\$164,112	-\$164,112	\$0	-\$63,071	38.43%
220	CONTINENTAL CASUALTY COMPANY	-0.42%	-\$204,197	-\$124,353	-\$69,978	\$1,644,220	-1322.22%
TOTAL		100.00%	\$48,418,835	\$47,202,540	\$38,723,657	\$43,669,821	92.52%

**MISSOURI PRODUCTS LIABILITY INSURANCE**  
**(Bodily Injury & Property Damage)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	18.96%	\$132,839,430	\$134,368,124	\$77,012,594	\$76,672,723	57.06%
2	AMERICAN FAMILY MUTUAL INS CO	12.41%	\$86,959,244	\$85,693,926	\$59,112,692	\$68,242,596	79.64%
3	SHELTER MUTUAL INSURANCE CO	7.11%	\$49,815,520	\$50,768,232	\$27,597,087	\$28,674,689	56.48%
4	SAFECO NATIONAL INSURANCE COMPANY	5.55%	\$38,920,458	\$37,113,489	\$11,854,411	\$21,085,992	56.81%
5	FARMERS INSURANCE COMPANY INC	4.24%	\$29,732,555	\$29,380,205	\$17,394,104	\$17,225,179	58.63%
6	AMERICAN STANDARD INS CO OF WISCONSIN	4.14%	\$29,030,022	\$29,579,845	\$19,499,790	\$21,929,418	74.14%
7	AUTOMOBILE CLUB INTER-INS EXCHANGE	3.06%	\$21,444,520	\$21,442,871	\$11,392,212	\$14,426,173	67.28%
8	PROGRESSIVE NORTHWESTERN INS CO	2.93%	\$20,523,931	\$23,233,209	\$10,718,734	\$13,707,865	59.00%
9	ALLSTATE PROPERTY & CASUALTY INS CO	2.44%	\$17,114,180	\$16,271,446	\$6,448,475	\$10,052,490	61.78%
10	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.24%	\$15,731,330	\$15,760,121	\$8,788,399	\$10,848,385	68.83%
11	ALLSTATE INSURANCE COMPANY	2.23%	\$15,659,799	\$16,088,444	\$9,816,374	\$7,546,323	46.91%
12	MID CENTURY INSURANCE COMPANY	1.95%	\$13,651,989	\$13,609,527	\$7,813,754	\$8,340,462	61.28%
13	PROGRESSIVE MAX INSURANCE COMPANY	1.82%	\$12,788,769	\$11,186,845	\$1,631,014	\$4,728,127	42.27%
14	STATE FARM FIRE AND CASUALTY COMPANY	1.70%	\$11,939,610	\$12,407,654	\$8,134,669	\$6,188,692	49.88%
15	PROGRESSIVE PREFERRED INSURANCE COMPANY	1.33%	\$9,316,947	\$5,822,435	\$792,276	\$4,297,762	73.81%
16	PROGRESSIVE HALCYON INSURANCE COMPANY	1.24%	\$8,679,801	\$9,685,246	\$4,077,626	\$2,827,742	29.20%
17	GEICO GENERAL INS CO	1.23%	\$8,585,550	\$8,396,060	\$4,901,902	\$4,836,137	57.60%
18	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.11%	\$7,747,004	\$7,880,754	\$5,079,451	\$4,829,455	61.28%
19	DAIRYLAND INSURANCE COMPANY	0.93%	\$6,529,419	\$6,750,372	\$4,472,557	\$4,084,091	60.50%
20	AMCO INSURANCE COMPANY	0.86%	\$6,018,613	\$5,593,673	\$2,658,230	\$4,011,966	71.72%
21	LIBERTY MUTUAL FIRE INSURANCE CO	0.86%	\$6,012,634	\$5,563,417	\$3,061,868	\$3,838,038	68.99%
22	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.85%	\$5,981,734	\$6,666,378	\$4,765,315	\$3,147,821	47.22%
23	CAMERON MUTUAL INSURANCE COMPANY	0.78%	\$5,433,557	\$5,497,108	\$3,639,578	\$3,139,261	57.11%
24	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.75%	\$5,265,827	\$4,930,059	\$2,318,453	\$4,589,755	93.10%
25	HARTFORD UNDERWRITERS INSURANCE CO	0.65%	\$4,576,421	\$4,835,196	\$3,445,675	\$4,913,358	101.62%
26	GOVERNMENT EMPLOYEES INSURANCE CO	0.63%	\$4,396,365	\$4,332,701	\$2,339,762	\$3,294,114	76.03%
27	PROPERTY & CASUALTY INS CO OF HARTFORD	0.59%	\$4,131,310	\$3,648,311	\$959,893	\$2,319,818	63.59%
28	GEICO INDEMNITY COMPANY	0.56%	\$3,924,892	\$3,686,864	\$2,024,130	\$2,482,254	67.33%
29	USAA CASUALTY INSURANCE COMPANY	0.53%	\$3,683,547	\$3,672,021	\$2,057,845	\$1,566,149	42.65%
30	CORNERSTONE NATIONAL INSURANCE COMPANY	0.51%	\$3,588,162	\$3,691,726	\$976,373	\$1,781,443	48.26%
31	DEPOSITORS INSURANCE COMPANY	0.51%	\$3,574,759	\$3,427,691	\$2,041,783	\$3,050,917	89.01%
32	ALLIED PROPERTY & CASUALTY INS CO	0.50%	\$3,526,461	\$3,317,999	\$2,268,311	\$3,222,966	97.14%
33	FIREMANS FUND INSURANCE COMPANY	0.50%	\$3,516,491	\$3,747,061	\$850,680	\$2,389,454	63.77%
34	ALLSTATE INDEMNITY COMPANY	0.49%	\$3,431,047	\$3,454,997	\$2,287,896	\$72,070	2.09%
35	SHELTER GENERAL INS CO	0.46%	\$3,244,797	\$3,301,499	\$1,776,501	\$1,289,492	39.06%
36	MIDWESTERN INDEMNITY COMPANY THE	0.44%	\$3,051,890	\$3,159,901	\$677,061	\$1,127,819	35.69%
37	AUTO CLUB FAMILY INSURANCE COMPANY	0.41%	\$2,851,690	\$2,896,869	\$1,813,494	\$2,385,512	82.35%
38	AFFIRMATIVE INSURANCE COMPANY	0.40%	\$2,785,518	\$2,646,596	\$731,679	\$1,373,969	51.91%
39	COLUMBIA MUTUAL INSURANCE CO	0.37%	\$2,586,615	\$2,639,687	\$1,595,467	\$1,728,399	65.48%
40	VIKING INSURANCE COMPANY OF WISCONSIN	0.35%	\$2,487,259	\$1,809,738	\$552,581	\$912,964	50.45%
41	TRADERS INSURANCE COMPANY	0.35%	\$2,443,202	\$2,537,367	\$1,311,377	\$1,171,267	46.16%
42	MENDOTA INSURANCE COMPANY	0.32%	\$2,246,330	\$2,176,362	\$806,675	\$1,479,664	67.99%
43	GEICO CASUALTY COMPANY	0.31%	\$2,198,453	\$2,202,541	\$975,749	\$933,737	42.39%
44	CHARTER INDEMNITY COMPANY	0.28%	\$1,990,625	\$2,675,080	\$1,847,648	\$1,783,401	66.67%
45	CINCINNATI INS CO THE	0.27%	\$1,922,660	\$2,012,144	\$1,131,230	\$1,491,044	74.10%
46	NATIONWIDE MUTUAL INSURANCE COMPANY	0.27%	\$1,904,982	\$1,821,972	\$826,586	\$687,701	37.74%
47	PROGRESSIVE CASUALTY INSURANCE CO	0.27%	\$1,883,159	\$2,052,308	\$1,590,817	\$1,591,015	77.52%
48	AUTO OWNERS INSURANCE COMPANY	0.26%	\$1,815,867	\$1,801,146	\$991,915	\$1,929,832	107.14%
49	PROGRESSIVE SPECIALTY INS CO	0.26%	\$1,810,530	\$2,028,313	\$1,369,178	\$816,910	40.28%
50	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.25%	\$1,775,447	\$2,085,148	\$1,784,450	\$1,296,864	62.20%
51	TRAVELERS PERSONAL INSURANCE COMPANY	0.25%	\$1,726,891	\$1,528,365	\$311,727	\$1,129,124	73.88%
52	STATE AUTO PROPERTY & CASUALTY INS CO	0.24%	\$1,691,025	\$725,713	\$1,151,980	\$721,510	99.42%
53	WESTERN AGRICULTURAL INSURANCE COMPANY	0.24%	\$1,657,219	\$1,832,378	\$1,055,655	\$665,512	36.32%
54	COUNTRY MUTUAL INSURANCE COMPANY	0.23%	\$1,582,501	\$1,531,150	\$650,096	\$470,398	30.72%
55	OMNI INSURANCE COMPANY	0.23%	\$1,578,834	\$2,061,304	\$2,798,612	\$2,936,619	142.46%
56	GATEWAY INSURANCE COMPANY	0.22%	\$1,552,387	\$1,389,091	\$1,075,449	\$30,714	-2.21%
57	GRINNELL MUTUAL REINSURANCE COMPANY	0.21%	\$1,471,170	\$1,541,410	\$683,604	\$961,123	62.35%
58	NATIONAL GENERAL INS CO	0.19%	\$1,349,429	\$1,210,721	\$622,993	\$1,214,552	100.32%
59	METROPOLITAN GROUP PROP & CAS INS CO	0.18%	\$1,280,706	\$1,258,277	\$612,146	\$553,849	44.02%
60	NATIONAL INSURANCE ASSOCIATION	0.18%	\$1,227,706	\$1,253,557	\$1,023,200	\$981,957	78.33%



**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	GLENS FALLS INSURANCE COMPANY THE	0.17%	\$1,200,768	\$1,670,066	\$859,554	\$216,329	12.95%
62	COUNTRY PREFERRED INSURANCE COMPANY	0.17%	\$1,159,540	\$1,088,094	\$597,336	\$713,725	65.59%
63	ESURANCE INSURANCE COMPANY	0.16%	\$1,152,618	\$904,870	\$60,158	\$287,746	31.80%
64	FIDELITY NATIONAL INSURANCE COMPANY	0.16%	\$1,145,518	\$1,208,054	\$242,309	\$651,560	53.93%
65	ECONOMY PREMIER ASSURANCE COMPANY	0.15%	\$1,084,674	\$1,153,389	\$465,551	\$513,751	44.54%
66	USAUTO INSURANCE COMPANY INC	0.15%	\$1,039,967	\$969,056	\$612,753	\$769,048	79.36%
67	METROPOLITAN PROPERTY & CASUALTY INS CO	0.14%	\$993,569	\$1,009,801	\$379,258	\$527,936	52.28%
68	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.14%	\$959,955	\$942,708	\$445,833	\$424,029	44.98%
69	GENERAL CASUALTY CO OF WISCONSIN	0.13%	\$932,889	\$1,417,208	\$997,551	\$671,030	47.35%
70	SAGAMORE INSURANCE COMPANY	0.12%	\$863,970	\$998,855	\$460,272	\$697,677	69.85%
71	TICO INSURANCE COMPANY	0.12%	\$860,219	\$797,690	\$778,740	\$338,590	42.45%
72	NATIONAL GENERAL ASSURANCE COMPANY	0.12%	\$850,863	\$901,614	\$984,990	\$1,289,985	143.08%
73	HAULERS INSURANCE COMPANY INC	0.12%	\$839,060	\$815,739	\$66,730	\$545,634	66.89%
74	AMERICAN SERVICE INSURANCE COMPANY	0.12%	\$834,365	\$860,284	\$449,233	\$430,735	50.07%
75	YOUNG AMERICA INSURANCE COMPANY	0.12%	\$812,181	\$839,811	\$464,465	\$489,348	58.27%
76	MILLERS CLASSIFIED INSURANCE COMPANY	0.11%	\$803,778	\$815,500	\$443,488	\$963,166	118.11%
77	AMEX ASSURANCE COMPANY	0.11%	\$790,481	\$766,283	\$246,750	\$391,554	51.10%
78	MILLERS FIRST INSURANCE COMPANY	0.11%	\$788,460	\$792,951	\$762,000	\$890,038	112.24%
79	GUIDEONE ELITE INSURANCE COMPANY	0.11%	\$780,944	\$793,450	\$714,892	\$815,129	102.73%
80	WORKMENS AUTO INSURANCE COMPANY	0.11%	\$751,665	\$736,268	\$293,700	\$324,573	44.08%
81	OWNERS INSURANCE COMPANY	0.10%	\$732,065	\$656,938	\$1,023,218	\$691,286	105.23%
82	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS	0.10%	\$690,905	\$726,886	\$597,500	\$73,472	10.11%
83	SECURA SUPREME INSURANCE COMPANY	0.10%	\$680,315	\$604,355	\$73,808	\$607,209	100.47%
84	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.10%	\$671,831	\$630,997	\$347,549	\$465,167	73.72%
85	TRAVCO INSURANCE COMPANY	0.10%	\$669,922	\$702,727	\$420,690	\$229,766	32.70%
86	SENTRY INSURANCE A MUTUAL COMPANY	0.09%	\$632,561	\$716,975	\$589,008	\$263,994	36.82%
87	ATLANTIC MUTUAL INSURANCE COMPANY	0.09%	\$620,343	\$483,191	\$292,141	\$2,106,010	435.85%
88	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.09%	\$602,901	\$692,574	\$213,941	\$343,394	49.58%
89	HARTFORD FIRE INSURANCE COMPANY	0.09%	\$597,614	\$628,001	\$763,948	\$1,118,460	178.10%
90	WEST AMERICAN INSURANCE COMPANY	0.08%	\$575,962	\$599,418	\$401,460	\$138,386	23.09%
91	GUIDEONE MUTUAL INSURANCE COMPANY	0.08%	\$568,194	\$588,327	\$530,860	\$339,605	57.72%
92	AMERICAN NATIONAL GENERAL INS CO	0.08%	\$567,965	\$594,405	\$307,558	\$198,458	33.39%
93	AMERICAN INTERNATIONAL INS CO	0.08%	\$566,352	\$586,166	\$455,725	\$565,677	96.50%
94	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.08%	\$563,975	\$227,125	\$527	\$10,026	4.41%
95	USAA GENERAL INDEMNITY COMPANY	0.07%	\$516,658	\$541,682	\$253,231	\$199,654	36.86%
96	GUIDEONE AMERICA INSURANCE COMPANY	0.07%	\$512,752	\$500,380	\$490,327	\$1,175,462	234.91%
97	TRUMBULL INSURANCE COMPANY	0.07%	\$511,594	\$558,937	\$732,580	\$725,516	129.80%
98	GREAT NORTHERN INSURANCE COMPANY	0.07%	\$510,655	\$503,371	\$487,037	\$355,946	70.71%
99	HARTFORD INSURANCE CO OF MIDWEST THE	0.07%	\$501,098	\$432,078	\$117,499	\$170,310	39.42%
100	PHOENIX INSURANCE COMPANY THE	0.07%	\$494,529	\$533,424	\$465,195	\$196,168	36.78%
101	ENCOMPASS INDEMNITY COMPANY	0.07%	\$475,487	\$107,805	\$0	\$18,111	16.80%
102	FOREMOST INSURANCE CO	0.07%	\$471,002	\$423,422	\$172,601	\$516,896	122.08%
103	NEW SOUTH INSURANCE COMPANY	0.06%	\$448,990	\$414,961	\$444,754	\$642,066	154.73%
104	AMICA MUTUAL INSURANCE COMPANY	0.06%	\$446,581	\$424,275	\$279,115	\$24,849	5.86%
105	TRINITY UNIVERSAL INSURANCE COMPANY	0.06%	\$442,852	\$419,257	\$176,653	\$339,080	80.88%
106	DEERBROOK INSURANCE COMPANY	0.06%	\$438,587	\$470,739	\$637,770	\$367,663	78.10%
107	VIGILANT INSURANCE COMPANY	0.06%	\$433,362	\$441,780	\$73,685	\$72,196	16.34%
108	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.06%	\$397,954	\$300,778	\$210,344	\$285,332	94.86%
109	STATE AUTO NATIONAL INSURANCE COMPANY	0.06%	\$395,058	\$462,317	\$434,420	\$440,915	95.37%
110	TEACHERS INSURANCE COMPANY	0.06%	\$385,446	\$389,930	\$283,231	\$308,685	79.16%
111	CONSUMERS INSURANCE USA INC	0.05%	\$360,098	\$282,711	\$48,448	\$94,284	33.35%
112	ELECTRIC INSURANCE COMPANY	0.05%	\$358,694	\$338,849	\$151,329	\$68,122	20.10%
113	FEDERAL INSURANCE COMPANY	0.05%	\$347,286	\$354,270	\$84,749	\$71,584	20.21%
114	MIC GENERAL INSURANCE CORPORATION	0.05%	\$344,330	\$368,876	\$273,371	\$278,142	75.40%
115	GRINNELL SELECT INSURANCE COMPANY	0.05%	\$337,780	\$355,962	\$189,906	\$147,171	41.34%
116	LIBERTY INSURANCE CORPORATION	0.05%	\$320,906	\$310,070	\$208,256	-\$14,352	-4.63%
117	CAMERON NATIONAL INSURANCE COMPANY	0.04%	\$315,183	\$254,536	\$280,261	\$664,614	261.11%
118	AUTOMOBILE INS CO OF HARTFORD CT	0.04%	\$298,697	\$318,926	\$310,501	\$157,265	49.31%
119	WINDSOR INSURANCE COMPANY	0.04%	\$293,955	\$352,757	\$796,640	\$651,190	184.60%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	FEDERATED MUTUAL INSURANCE COMPANY	0.04%	\$287,831	\$299,349	\$198,359	\$211,031	70.50%
121	FARMERS ALLIANCE MUTUAL INS CO	0.04%	\$286,264	\$274,628	\$406,545	\$352,725	128.44%
122	TRAVELERS PROPERTY CASUALTY INS CO	0.04%	\$280,493	\$287,121	\$109,188	\$121,597	42.35%
123	METROPOLITAN GENERAL INS CO	0.04%	\$265,932	\$293,785	\$131,445	\$80,303	27.33%
124	LEADER INSURANCE COMPANY	0.04%	\$260,308	\$158,025	\$12,378	\$109,045	69.00%
125	KEMPER INDEPENDENCE INSURANCE COMPANY	0.03%	\$242,577	\$277,150	\$27,032	\$35,442	12.79%
126	COUNTRY CASUALTY INS CO	0.03%	\$238,662	\$239,711	\$142,729	\$201,984	84.26%
127	SECURA INSURANCE A MUTUAL COMPANY	0.03%	\$232,278	\$264,536	\$190,015	\$62,981	-23.81%
128	PACIFIC INDEMNITY COMPANY	0.03%	\$221,831	\$227,805	\$477,055	\$65,133	28.59%
129	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.03%	\$221,512	\$449,537	\$432,438	\$526,153	-117.04%
130	INTEGON INDEMNITY CORP	0.03%	\$206,483	\$221,667	\$321,473	\$167,276	75.46%
131	AIG PREMIER INSURANCE COMPANY	0.03%	\$205,336	\$299,058	\$384,832	\$79,505	26.59%
132	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.03%	\$205,070	\$212,790	\$314,016	\$242,502	113.96%
133	NATIONWIDE PROPERTY & CASUALTY INS CO	0.03%	\$189,177	\$200,853	\$185,659	\$105,167	52.36%
134	BRISTOL WEST INSURANCE COMPANY	0.03%	\$187,335	\$184,120	\$68,791	\$143,990	78.20%
135	UNITED FIRE AND CASUALTY COMPANY	0.03%	\$184,815	\$205,235	\$53,733	\$116,636	56.83%
136	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.02%	\$167,847	\$196,615	\$229,161	\$176,791	89.92%
137	AMERICAN FIRE & CASUALTY COMPANY	0.02%	\$157,576	\$166,674	\$382,932	\$151,559	-90.93%
138	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$153,421	\$142,203	\$171,269	\$208,832	146.86%
139	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$152,688	\$171,939	\$134,958	\$55,000	31.99%
140	SECURITY NATIONAL INSURANCE COMPANY	0.02%	\$149,129	\$165,137	\$211,963	\$66,231	40.11%
141	INTEGON GENERAL INSURANCE CORPORATION	0.02%	\$144,167	\$160,413	\$204,174	\$236,404	147.37%
142	NORTHBROOK INDEMNITY CO	0.02%	\$140,230	\$178,088	\$170,901	\$124,468	69.89%
143	METROPOLITAN CASUALTY INS CO	0.02%	\$134,830	\$141,340	\$108,670	\$88,504	62.62%
144	HORACE MANN PROPERTY & CASUALTY INSURANCE CO	0.02%	\$115,975	\$105,426	\$222,820	\$192,840	182.92%
145	CENTENNIAL INSURANCE COMPANY	0.02%	\$105,681	\$31,067	\$920	\$22,068	71.03%
146	VICTORIA FIRE & CASUALTY COMPANY	0.01%	\$100,805	\$111,252	\$103,920	\$133,356	119.87%
147	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$96,686	\$117,508	\$31,798	\$48,366	41.16%
148	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$93,993	\$104,338	\$32,071	\$18,353	17.59%
149	AIG CENTENNIAL INSURANCE COMPANY	0.01%	\$93,223	\$135,077	\$71,134	\$49,487	36.64%
150	ACUITY A MUTUAL INSURANCE COMPANY	0.01%	\$92,536	\$22,924	\$0	\$7,338	32.01%
151	LINCOLN GENERAL INSURANCE CO	0.01%	\$92,389	\$106,217	\$118,904	\$-5,385	-5.07%
152	STANDARD FIRE INSURANCE COMPANY	0.01%	\$90,482	\$100,357	\$27,996	\$28,649	28.55%
153	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$88,686	\$112,098	\$170,078	\$0	0.00%
154	MERASTAR INSURANCE COMPANY	0.01%	\$81,238	\$83,696	\$113,457	\$44,407	53.06%
155	OHIO CASUALTY INSURANCE COMPANY	0.01%	\$73,677	\$82,429	\$576,575	\$261,308	-317.01%
156	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$73,418	\$57,614	\$36,379	\$53,644	93.11%
157	GMAC INSURANCE COMPANY ONLINE INC	0.01%	\$71,288	\$105,026	\$92,554	\$133,736	127.34%
158	HORACE MANN INSURANCE COMPANY	0.01%	\$66,193	\$73,378	\$19,900	\$7,622	10.39%
159	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$64,445	\$57,095	\$3,299	\$8,145	14.27%
160	RESPONSE WORLDWIDE INSURANCE COMPANY	0.01%	\$61,457	\$66,575	\$115,600	\$26,340	39.56%
161	AMERICAN LIVE STOCK INSURANCE CO	0.01%	\$59,564	\$179,642	\$414,213	\$422,163	235.00%
162	HERITAGE CASUALTY INSURANCE COMPANY	0.01%	\$47,573	\$234,620	\$228,322	\$167,210	71.27%
163	HARTFORD CASUALTY INS CO	0.01%	\$43,097	\$44,237	\$200,000	\$21,384	-48.34%
164	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$42,397	\$41,673	\$27,237	\$25,177	60.42%
165	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$35,278	\$36,844	\$17	\$-2,074	-5.63%
166	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$33,590	\$36,718	\$20,043	\$8,962	24.41%
167	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$32,464	\$27,565	\$1,157	\$-1,594	-5.78%
168	MIDDLESEX INSURANCE COMPANY	0.00%	\$30,693	\$19,350	\$0	\$14,395	74.39%
169	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$26,892	\$27,834	\$4,110	\$4,087	14.68%
170	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$26,092	\$66,660	\$118,111	\$100,286	150.44%
171	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$25,846	\$24,543	\$76,540	\$-10,611	-43.23%
172	HANOVER INSURANCE COMPANY THE	0.00%	\$19,696	\$27,578	\$26	\$99,730	361.63%
173	FINANCIAL INDEMNITY COMPANY	0.00%	\$18,726	\$4,819	\$0	\$0	0.00%
174	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$18,716	\$18,440	\$400	\$5,273	28.60%
175	SAFECO INSURANCE CO OF AMERICA	0.00%	\$18,429	\$19,722	\$3,103,845	\$809,858	-4106.37%
176	MARYLAND CASUALTY COMPANY	0.00%	\$18,157	\$40,714	\$50,116	\$-44,111	-108.34%
177	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$17,839	\$18,259	\$0	\$-41,606	-227.87%
178	MASSACHUSETTS BAY INS CO	0.00%	\$17,251	\$17,390	\$0	\$-7,590	-43.65%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

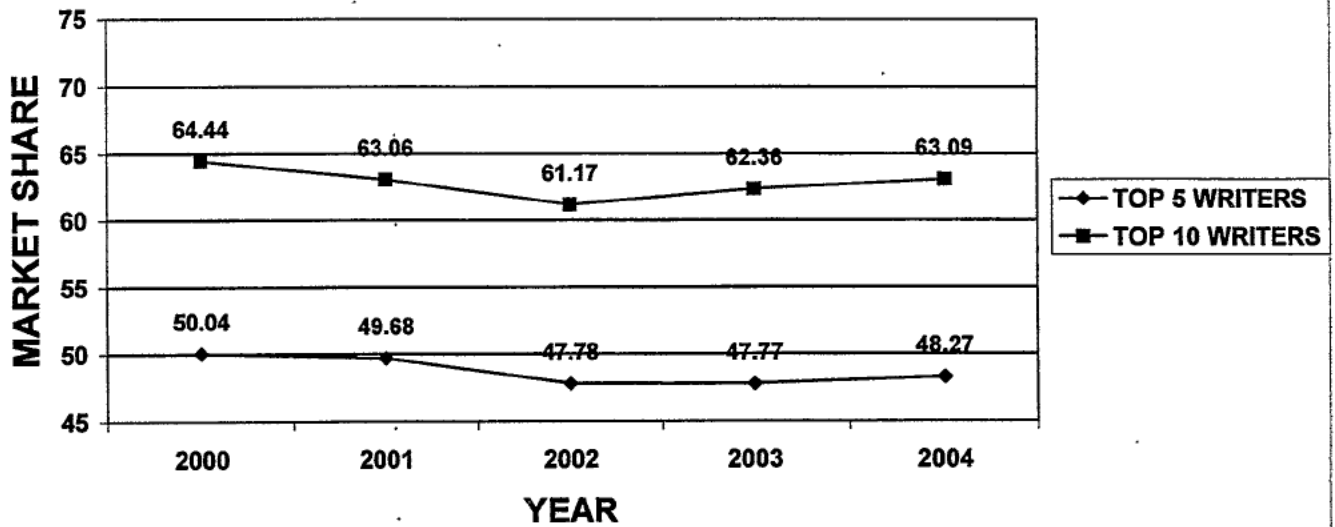
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	WARNER INSURANCE COMPANY	0.00%	\$15,655	\$18,912	\$30,850	-\$8,569	-45.31%
180	REGENT INSURANCE COMPANY	0.00%	\$13,291	\$29,501	\$11,762	\$43,407	147.14%
181	LM GENERAL INSURANCE COMPANY	0.00%	\$10,845	\$27,368	\$55,409	-\$50,756	-185.46%
182	RESPONSE INSURANCE COMPANY	0.00%	\$9,765	\$7,942	\$345	\$7,584	95.49%
183	AMERICAN UNION INSURANCE COMPANY	0.00%	\$7,473	\$17,460	\$16,788	\$16,788	96.15%
184	ATLANTA CASUALTY COMPANY	0.00%	\$7,102	\$14,687	\$104,171	-\$61,668	-419.88%
185	FARM AND CITY INSURANCE COMPANY	0.00%	\$6,712	\$19,514	\$55,125	\$12,650	64.83%
186	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$5,819	\$32,106	\$188,781	-\$163,695	-509.86%
187	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$4,762	\$9,859	\$71,364	-\$3,107	-31.51%
188	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$3,797	\$3,517	\$0	\$2,621	74.52%
189	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$3,203	\$2,692	\$0	\$0	0.00%
190	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$2,546	\$3,685	\$0	\$0	0.00%
191	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$2,435	\$6,194	\$39,654	\$6,429	103.79%
192	LM PERSONAL INSURANCE COMPANY	0.00%	\$2,015	\$2,893	\$0	\$8,821	304.91%
193	TWIN CITY FIRE INS CO	0.00%	\$1,869	\$1,741	\$0	\$8,488	487.54%
194	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$1,831	\$174	\$0	\$24	13.79%
195	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$1,729	\$2,209	\$0	-\$977	-44.23%
196	TRAVELERS INDEMNITY COMPANY	0.00%	\$1,232	\$1,336	\$21,891	\$5,081	380.31%
197	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$1,204	\$1,378	\$832	-\$56,715	-4115.75%
198	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$714	\$714	\$0	\$89	12.46%
199	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$667	\$667	\$49,997	-\$5	-0.75%
200	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$636	\$682	\$396	\$22,334	3274.78%
201	FIDELITY AND CASUALTY COMPANY OF NEW YORK THE	0.00%	\$527	\$527	\$18,773	\$335	63.57%
202	INFINITY INSURANCE COMPANY	0.00%	\$485	\$875	\$92,955	-\$22,994	-2627.89%
203	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$263	\$510	\$0	-\$7,613	-1492.75%
204	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$193	\$5,879	\$19,777	-\$7,091	-120.62%
205	OMAHA PROPERTY AND CASUALTY INS CO	0.00%	\$193	\$62,184	\$600,348	-\$176,119	-283.22%
206	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$121	\$151	\$57	\$195,424	129419.87%
207	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$109	\$734	\$10,000	-\$1,007	-137.19%
208	MOTORS INSURANCE CORPORATION	0.00%	\$100	\$46	\$61	\$227	493.48%
209	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$95	\$71	\$19	\$45	63.38%
210	CONTINENTAL CASUALTY COMPANY	0.00%	\$72	\$1,502	\$0	\$0	0.00%
211	OHIO SECURITY INSURANCE COMPANY	0.00%	\$23	\$414	\$0	\$18	4.35%
212	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$10	\$9	\$7	\$7	77.78%
213	AIU INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,411	-\$4,261	N/A
214	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
215	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$5,884	N/A
216	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$111,599	N/A
217	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$22,710	-\$39,414	N/A
218	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	-\$484	\$0	\$17,617	-3639.88%
219	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$150	-\$51,172	N/A
220	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	-\$476	-\$12,133	N/A
221	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$4,433	\$35,423	N/A
222	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$762	N/A
223	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$776,372	\$206,363	N/A
224	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	\$15,725	N/A
225	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
226	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$408,073	-\$217,030	N/A
227	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$1,106	N/A
228	FOUNDERS INSURANCE COMPANY	0.00%	\$0	\$0	\$169,743	-\$30,233	N/A
229	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$19,903	\$48,547	N/A
230	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$1,077	\$0	-\$3,431	-318.57%
231	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$3	\$221,144	\$22,031	734366.67%
232	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$217,460	\$248,415	N/A
233	MERIDIAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$169	\$48,701	-\$52,227	-30903.55%
234	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	-\$300	-\$300	N/A
235	NATIONAL ALLIANCE INSURANCE CO	0.00%	\$0	\$0	\$1,849	\$1,849	N/A
236	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$1,395	N/A
237	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	\$16,250	-\$4,254	N/A

**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

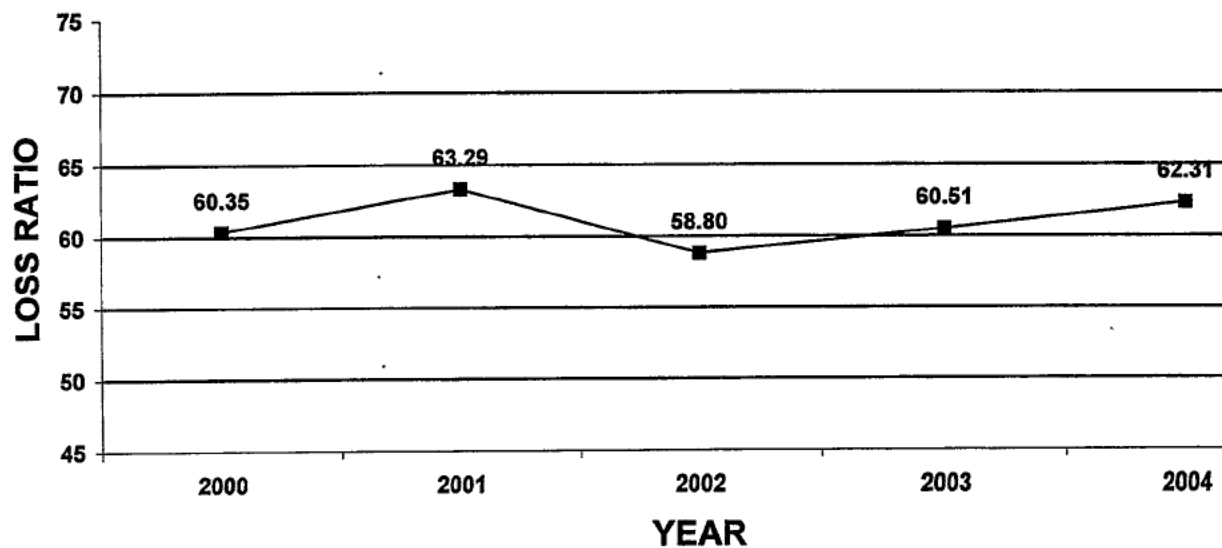
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1	N/A
239	NAU COUNTRY INSURANCE COMPANY	0.00%	\$0	\$0	\$159,073	-\$7,278	N/A
240	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$2	N/A
241	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	-\$3	\$24,105	-\$11,225	374166.67%
242	PEERLESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,100	N/A
243	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$21,729	\$7,250	N/A
244	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$182	N/A
245	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$48,249	-\$13,909	N/A
246	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$275,709	\$409,561	N/A
247	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$26,900	-\$48,886	N/A
248	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$0	\$0	-\$369	-\$28,236	N/A
249	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.00%	\$0	\$0	\$0	\$80	N/A
250	TRANSCONTINENTAL INSURANCE COMPANY	0.00%	\$0	\$793	\$0	\$0	0.00%
251	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$589	\$0	\$0	0.00%
252	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$923	\$1,664	N/A
253	TRAVELERS PROPERTY CASUALTY COMPANY OF AMER	0.00%	\$0	\$0	\$16,120	\$7,913	N/A
254	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$15,000	-\$2,735	N/A
255	UNITED SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$39,100	-\$19,401	N/A
256	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$12	N/A
257	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$258	\$0	\$0	0.00%
258	VALIANT INS CO	0.00%	\$0	-\$113	\$19,005	-\$2,121	1876.99%
259	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$18	\$0	\$1,410	7833.33%
260	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	-\$294	\$0	\$0	0.00%
261	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$41	N/A
262	TIG INSURANCE COMPANY	0.00%	-\$1	\$0	\$95,272	\$15,291	N/A
263	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	-\$2	-\$1	\$0	\$0	0.00%
264	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$9	-\$9	\$384,876	-\$226,916	2521288.89%
265	UNITED STATES FIDELITY & GUARANTY CO	0.00%	-\$17	-\$11	\$30,454	\$4,528	-41163.64%
266	CINCINNATI INDEMNITY COMPANY INC	0.00%	-\$20	\$2,392	\$0	\$0	0.00%
267	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	-\$33	\$3,412	\$0	\$11,147	326.70%
268	AMERICAN CASUALTY CO OF READING PA	0.00%	-\$46	\$1,663	\$664	\$5,002	300.78%
269	ROYAL INDEMNITY COMPANY	0.00%	-\$47	\$1,787	\$12,100	\$27,094	1516.17%
270	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	-\$52	-\$52	\$29,210	-\$58,232	111984.62%
271	AMERICAN EMPLOYERS INSURANCE CO	0.00%	-\$111	-\$111	-\$400	-\$400	360.36%
272	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	-\$157	-\$101	\$1	-\$62	61.39%
273	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$179	-\$179	\$182,125	-\$1,916	1070.39%
274	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	-\$237	\$5,705	\$126,401	\$71,765	1257.93%
275	GREAT AMERICAN CONTEMPORARY INSURANCE COMP	0.00%	-\$245	\$1,504	\$0	-\$1,382	-91.89%
276	FIREMANS FUND INS CO OF MISSOURI	0.00%	-\$376	-\$376	\$514,292	\$93,920	-24978.72%
277	ONEBEACON INSURANCE COMPANY	0.00%	-\$539	\$105	\$610,275	\$1,096	1043.81%
278	GENERAL CASUALTY CO OF ILLINOIS	0.00%	-\$644	-\$643	\$175,549	\$67,384	-10479.63%
279	AMERICAN STATES PREFERRED INS CO	0.00%	-\$3,234	\$25,848	\$392,247	-\$117,988	-456.47%
280	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	-\$3,279	\$31,353	\$245,125	\$151,012	481.65%
281	AMERICAN STATES INSURANCE COMPANY	0.00%	-\$3,361	\$15,257	\$360,625	-\$149,404	-979.25%
282	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	-\$15,404	-\$3,322	\$2,131,002	-\$132,089	3976.19%
283	SHELBY CASUALTY INSURANCE COMPANY	-0.02%	-\$112,527	\$734,193	\$2,905,154	\$791,758	107.84%
<b>TOTAL</b>		<b>100.00%</b>	<b>\$700,801,940</b>	<b>\$700,339,537</b>	<b>\$408,256,743</b>	<b>\$436,363,936</b>	<b>62.31%</b>

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Auto Liability Bodily Injury)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	21.17%	\$125,260,278	\$126,189,603	\$73,873,684	\$73,348,328	58.13%
2	AMERICAN FAMILY MUTUAL INS CO	14.12%	\$83,549,077	\$82,333,380	\$57,646,777	\$56,740,981	68.92%
3	AMERICAN STANDARD INS CO OF WISCONSIN	4.71%	\$27,891,589	\$28,419,851	\$16,542,146	\$15,199,018	53.48%
4	SHELTER MUTUAL INSURANCE CO	4.53%	\$26,823,741	\$27,336,740	\$18,400,473	\$19,118,969	69.94%
5	SAFECO NATIONAL INSURANCE COMPANY	4.36%	\$25,824,578	\$24,634,095	\$13,473,537	\$14,768,073	59.95%
6	FARMERS INSURANCE COMPANY INC	3.34%	\$19,788,555	\$19,552,914	\$14,139,693	\$13,980,731	71.50%
7	PROGRESSIVE NORTHWESTERN INS CO	3.13%	\$18,539,264	\$21,226,995	\$11,299,442	\$11,008,787	51.86%
8	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.74%	\$16,227,392	\$16,226,559	\$13,531,965	\$13,487,193	83.12%
9	ALLSTATE PROPERTY & CASUALTY INS CO	2.31%	\$13,697,906	\$12,958,998	\$8,516,696	\$8,526,973	65.80%
10	ALLSTATE INSURANCE COMPANY	2.14%	\$12,683,328	\$13,039,524	\$7,476,005	\$7,292,423	55.93%
11	STATE FARM FIRE AND CASUALTY COMPANY	2.04%	\$12,082,064	\$12,480,529	\$6,872,236	\$6,523,309	52.27%
12	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.68%	\$9,950,014	\$9,973,074	\$6,700,876	\$6,805,593	68.24%
13	MID CENTURY INSURANCE COMPANY	1.53%	\$9,067,021	\$9,030,429	\$6,977,985	\$6,773,282	75.01%
14	ILLINOIS NATIONAL INSURANCE COMPANY	1.52%	\$8,980,666	\$9,226,175	\$4,432,685	\$7,046,211	76.37%
15	PROGRESSIVE PREFERRED INSURANCE COMPANY	1.48%	\$8,773,054	\$5,581,280	\$2,786,433	\$3,395,965	60.85%
16	GEICO GENERAL INS CO	1.27%	\$7,504,532	\$7,414,485	\$4,553,940	\$4,490,029	60.56%
17	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.16%	\$6,870,438	\$6,993,905	\$4,205,039	\$4,265,740	60.99%
18	PROGRESSIVE MAX INSURANCE COMPANY	1.12%	\$6,656,552	\$5,848,215	\$3,522,205	\$3,828,665	65.47%
19	AMERICAN INTERNATIONAL SOUTH INS CO	1.02%	\$6,056,400	\$2,684,208	\$636,295	\$1,577,043	58.75%
20	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.94%	\$5,552,467	\$6,209,849	\$3,531,565	\$3,276,925	52.77%
21	LIBERTY MUTUAL FIRE INSURANCE CO	0.90%	\$5,297,010	\$4,878,817	\$2,908,585	\$3,308,228	67.81%
22	CAMERON MUTUAL INSURANCE COMPANY	0.76%	\$4,477,125	\$4,591,978	\$2,597,411	\$2,632,442	57.33%
23	PROGRESSIVE HALCYON INSURANCE COMPANY	0.75%	\$4,414,335	\$4,934,599	\$3,416,095	\$3,290,038	66.67%
24	INSURANCE CO OF THE STATE OF PA	0.74%	\$4,406,723	\$3,435,100	\$1,019,791	\$2,396,871	69.78%
25	HARTFORD UNDERWRITERS INSURANCE CO	0.74%	\$4,352,274	\$4,582,513	\$2,660,765	\$2,893,496	63.14%
26	USAA CASUALTY INSURANCE COMPANY	0.71%	\$4,225,542	\$4,311,851	\$2,408,260	\$2,460,513	57.06%
27	DAIRYLAND INSURANCE COMPANY	0.70%	\$4,153,084	\$4,286,651	\$2,963,407	\$3,219,007	75.09%
28	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.69%	\$4,061,459	\$3,891,108	\$2,511,407	\$2,682,561	68.94%
29	GEICO INDEMNITY COMPANY	0.64%	\$3,804,278	\$3,608,085	\$2,033,456	\$2,011,964	55.76%
30	AMCO INSURANCE COMPANY	0.64%	\$3,760,528	\$3,624,491	\$2,148,646	\$2,372,329	65.45%
31	GOVERNMENT EMPLOYEES INSURANCE CO	0.62%	\$3,688,450	\$3,672,350	\$2,269,452	\$2,236,876	60.91%
32	AUTO CLUB FAMILY INSURANCE COMPANY	0.61%	\$3,601,524	\$3,656,795	\$1,903,428	\$1,898,929	51.93%
33	CORNERSTONE NATIONAL INSURANCE COMPANY	0.60%	\$3,576,521	\$3,658,402	\$3,095,834	\$2,465,516	67.39%
34	ALLSTATE INDEMNITY COMPANY	0.49%	\$2,915,010	\$2,939,872	\$1,934,013	\$1,880,121	63.95%
35	PROPERTY & CASUALTY INS CO OF HARTFORD	0.43%	\$2,527,218	\$2,233,136	\$1,234,483	\$1,611,050	72.14%
36	AIU INSURANCE COMPANY	0.41%	\$2,433,017	\$2,530,612	\$1,482,967	\$2,069,238	81.77%
37	VIKING INSURANCE COMPANY OF WISCONSIN	0.40%	\$2,343,119	\$1,698,717	\$930,522	\$1,144,363	67.37%
38	AMERICAN HOME ASSURANCE COMPANY	0.39%	\$2,300,768	\$1,879,713	\$633,791	\$1,360,136	72.36%
39	COLUMBIA MUTUAL INSURANCE CO	0.39%	\$2,296,653	\$2,353,154	\$1,327,860	\$1,241,477	52.76%
40	ALLIED PROPERTY & CASUALTY INS CO	0.39%	\$2,292,969	\$2,240,697	\$1,261,924	\$1,344,614	60.01%
41	DEPOSITORS INSURANCE COMPANY	0.39%	\$2,291,831	\$2,247,758	\$1,340,575	\$1,406,548	62.58%
42	MENDOTA INSURANCE COMPANY	0.39%	\$2,287,721	\$2,210,600	\$1,600,220	\$1,871,364	84.65%
43	CHARTER INDEMNITY COMPANY	0.37%	\$2,188,320	\$2,528,257	\$1,742,982	\$1,716,554	67.89%
44	TRADERS INSURANCE COMPANY	0.37%	\$2,160,479	\$2,248,215	\$1,239,978	\$1,068,438	47.52%
45	MIDWESTERN INDEMNITY COMPANY THE	0.35%	\$2,053,681	\$2,126,861	\$1,400,243	\$2,332,465	109.67%
46	AFFIRMATIVE INSURANCE COMPANY	0.33%	\$1,960,020	\$1,862,269	\$514,842	\$966,788	51.91%
47	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.33%	\$1,944,463	\$2,210,318	\$1,534,065	\$1,258,231	56.93%
48	GEICO CASUALTY COMPANY	0.32%	\$1,887,034	\$1,857,367	\$1,017,020	\$1,000,230	53.85%
49	SHELTER GENERAL INS CO	0.30%	\$1,747,198	\$1,777,730	\$1,214,229	\$881,362	49.58%
50	PROGRESSIVE CASUALTY INSURANCE CO	0.29%	\$1,700,841	\$1,872,968	\$1,012,900	\$907,712	48.46%
51	PROGRESSIVE SPECIALTY INS CO	0.28%	\$1,668,622	\$1,875,743	\$897,674	\$835,010	44.52%
52	OMNI INSURANCE COMPANY	0.27%	\$1,621,491	\$2,097,737	\$1,562,430	\$1,714,418	81.73%
53	AUTO OWNERS INSURANCE COMPANY	0.24%	\$1,433,060	\$1,421,709	\$953,524	\$931,213	65.50%
54	COUNTRY MUTUAL INSURANCE COMPANY	0.23%	\$1,366,125	\$1,322,077	\$855,375	\$811,932	61.41%
55	TRAVELERS PERSONAL INSURANCE COMPANY	0.22%	\$1,324,841	\$1,175,123	\$847,932	\$887,291	75.51%
56	GRINNELL MUTUAL REINSURANCE COMPANY	0.22%	\$1,279,142	\$1,344,747	\$662,128	\$754,049	56.07%
57	METROPOLITAN GROUP PROP & CAS INS CO	0.21%	\$1,236,302	\$1,295,033	\$734,130	\$713,069	55.06%
58	STATE AUTO PROPERTY & CASUALTY INS CO	0.20%	\$1,190,621	\$510,961	\$710,256	\$698,883	136.78%
59	WESTERN AGRICULTURAL INSURANCE COMPANY	0.19%	\$1,106,142	\$1,165,712	\$822,005	\$732,870	62.87%
60	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSB	0.17%	\$1,009,135	\$779,321	\$310,014	\$399,466	51.26%

**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	COUNTRY PREFERRED INSURANCE COMPANY	0.17%	\$979,274	\$918,616	\$513,424	\$571,304	62.19%
62	YOUNG AMERICA INSURANCE COMPANY	0.16%	\$942,007	\$974,895	\$531,617	\$488,397	50.10%
63	GATEWAY INSURANCE COMPANY	0.16%	\$917,374	\$808,725	\$683,604	\$761,011	94.10%
64	METROPOLITAN PROPERTY & CASUALTY INS CO	0.15%	\$868,595	\$877,677	\$492,648	\$439,231	50.04%
65	USAUTO INSURANCE COMPANY INC	0.15%	\$864,109	\$801,187	\$506,606	\$588,312	73.43%
66	NATIONAL INSURANCE ASSOCIATION	0.14%	\$818,471	\$835,705	\$682,133	\$654,638	78.33%
67	NATIONAL GENERAL INS CO	0.13%	\$771,912	\$748,012	\$469,606	\$99,747	13.33%
68	HARTFORD FIRE INSURANCE COMPANY	0.13%	\$759,569	\$827,046	\$359,529	\$374,860	45.33%
69	TICO INSURANCE COMPANY	0.12%	\$723,498	\$674,053	\$525,280	\$468,513	69.51%
70	SAGAMORE INSURANCE COMPANY	0.12%	\$706,148	\$819,286	\$425,919	\$373,470	45.58%
71	GENERAL CASUALTY CO OF WISCONSIN	0.12%	\$702,388	\$989,885	\$857,899	\$937,173	94.67%
72	HAULERS INSURANCE COMPANY INC	0.12%	\$685,911	\$666,847	\$611,460	\$526,925	79.02%
73	GLENS FALLS INSURANCE COMPANY THE	0.12%	\$680,682	\$1,072,245	\$611,093	\$601,093	56.06%
74	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.11%	\$666,918	\$656,843	\$440,492	\$458,748	69.84%
75	GUIDEONE ELITE INSURANCE COMPANY	0.11%	\$665,704	\$689,807	\$458,187	\$462,578	67.06%
76	FIDELITY NATIONAL INSURANCE COMPANY	0.11%	\$624,487	\$658,422	\$388,601	\$420,616	63.88%
77	SENTRY INSURANCE A MUTUAL COMPANY	0.10%	\$608,065	\$619,357	\$274,309	\$204,299	32.99%
78	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS	0.10%	\$594,945	\$629,485	\$332,520	\$299,914	47.64%
79	MILLERS FIRST INSURANCE COMPANY	0.10%	\$562,699	\$565,776	\$485,232	\$498,837	88.17%
80	MILLERS CLASSIFIED INSURANCE COMPANY	0.09%	\$551,903	\$560,280	\$487,646	\$419,890	74.94%
81	OWNERS INSURANCE COMPANY	0.09%	\$545,992	\$489,507	\$309,939	\$313,102	63.96%
82	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.09%	\$514,758	\$483,740	\$343,778	\$395,000	81.66%
83	ESURANCE INSURANCE COMPANY	0.09%	\$511,446	\$405,784	\$211,891	\$264,763	65.25%
84	CINCINNATI INS CO THE	0.09%	\$510,297	\$505,096	\$354,131	\$387,541	76.73%
85	AMERICAN INTERNATIONAL INS CO	0.09%	\$507,877	\$537,379	\$417,794	\$518,595	96.50%
86	SECURA SUPREME INSURANCE COMPANY	0.09%	\$503,791	\$446,288	\$327,960	\$429,521	96.24%
87	GUIDEONE MUTUAL INSURANCE COMPANY	0.08%	\$497,637	\$525,777	\$371,391	\$313,261	59.58%
88	NATIONAL GENERAL ASSURANCE COMPANY	0.08%	\$492,960	\$557,730	\$487,556	\$47,845	8.54%
89	NATIONWIDE MUTUAL INSURANCE COMPANY	0.08%	\$491,416	\$497,850	\$432,751	\$412,467	82.85%
90	TRUMBULL INSURANCE COMPANY	0.08%	\$484,156	\$531,576	\$329,541	\$256,142	48.19%
91	WORKMENS AUTO INSURANCE COMPANY	0.08%	\$470,668	\$442,851	\$297,205	\$311,302	70.29%
92	TRAVCO INSURANCE COMPANY	0.08%	\$450,174	\$470,876	\$317,773	\$295,934	62.85%
93	USAA GENERAL INDEMNITY COMPANY	0.07%	\$432,870	\$460,223	\$241,844	\$219,083	47.60%
94	STATE AUTO NATIONAL INSURANCE COMPANY	0.07%	\$425,850	\$498,343	\$375,682	\$321,652	64.54%
95	AMERICAN NATIONAL GENERAL INS CO	0.07%	\$425,243	\$441,808	\$333,450	\$307,815	69.67%
96	GUIDEONE AMERICA INSURANCE COMPANY	0.07%	\$422,983	\$417,610	\$230,130	\$247,523	59.27%
97	DEERBROOK INSURANCE COMPANY	0.07%	\$406,895	\$434,879	\$211,092	\$240,488	55.30%
98	WEST AMERICAN INSURANCE COMPANY	0.06%	\$382,407	\$403,926	\$288,536	\$248,811	61.60%
99	HARTFORD INSURANCE CO OF MIDWEST THE	0.06%	\$381,036	\$332,251	\$167,653	\$226,381	68.14%
100	AMERICAN SERVICE INSURANCE COMPANY	0.06%	\$376,666	\$388,367	\$281,018	\$269,447	69.38%
101	NEW SOUTH INSURANCE COMPANY	0.06%	\$367,228	\$343,816	\$204,986	\$152,179	44.26%
102	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.06%	\$361,951	\$442,195	\$214,762	\$249,348	56.39%
103	PHOENIX INSURANCE COMPANY THE	0.06%	\$345,650	\$372,460	\$202,284	\$193,079	51.84%
104	ECONOMY PREMIER ASSURANCE COMPANY	0.06%	\$339,835	\$365,245	\$418,877	\$455,663	124.76%
105	AMEX ASSURANCE COMPANY	0.06%	\$338,777	\$328,511	\$300,771	\$292,372	89.00%
106	CONSUMERS INSURANCE USA INC	0.06%	\$335,486	\$262,536	\$113,679	\$200,501	76.37%
107	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.06%	\$331,750	\$57,093	\$17,276	\$17,276	30.26%
108	WINDSOR INSURANCE COMPANY	0.06%	\$330,845	\$396,223	\$308,249	\$305,592	77.13%
109	GREAT NORTHERN INSURANCE COMPANY	0.05%	\$321,746	\$316,621	\$126,446	\$123,685	39.06%
110	TRINITY UNIVERSAL INSURANCE COMPANY	0.05%	\$320,982	\$297,762	\$125,461	\$240,819	80.88%
111	FARMERS ALLIANCE MUTUAL INS CO	0.05%	\$288,851	\$271,906	\$137,295	\$142,893	52.55%
112	ENCOMPASS INDEMNITY COMPANY	0.05%	\$285,424	\$62,166	\$28,529	\$39,521	63.57%
113	TEACHERS INSURANCE COMPANY	0.05%	\$277,972	\$292,312	\$124,318	\$119,875	41.01%
114	VIGILANT INSURANCE COMPANY	0.05%	\$272,110	\$276,929	\$198,262	\$188,840	68.19%
115	LIBERTY INSURANCE CORPORATION	0.04%	\$261,466	\$250,803	\$146,428	\$176,765	70.48%
116	MIC GENERAL INSURANCE CORPORATION	0.04%	\$258,862	\$279,161	\$211,999	\$26,885	9.63%
117	METROPOLITAN GENERAL INS CO	0.04%	\$255,727	\$288,493	\$240,194	\$127,041	44.04%
118	AMICA MUTUAL INSURANCE COMPANY	0.04%	\$245,210	\$233,008	\$107,551	\$94,856	40.71%
119	GRINNELL SELECT INSURANCE COMPANY	0.04%	\$244,687	\$261,084	\$131,633	\$149,899	57.41%



**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	LEADER INSURANCE COMPANY	0.04%	\$221,379	\$137,923	\$52,887	\$104,674	75.89%
121	TRAVELERS PROPERTY CASUALTY INS CO	0.04%	\$219,759	\$225,230	\$186,135	\$173,462	77.02%
122	COUNTRY CASUALTY INS CO	0.04%	\$216,190	\$217,466	\$144,098	\$136,747	62.88%
123	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.04%	\$214,051	\$188,471	\$181,442	\$183,679	97.46%
124	FEDERAL INSURANCE COMPANY	0.04%	\$207,810	\$213,206	\$95,422	\$87,812	41.19%
125	AUTOMOBILE INS CO OF HARTFORD CT	0.03%	\$205,450	\$217,861	\$183,604	\$162,818	74.73%
126	CAMERON NATIONAL INSURANCE COMPANY	0.03%	\$202,919	\$166,014	\$93,610	\$97,099	58.49%
127	ELECTRIC INSURANCE COMPANY	0.03%	\$192,664	\$184,012	\$74,697	\$71,447	38.83%
128	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.03%	\$189,101	\$388,095	\$295,450	\$399,233	102.87%
129	INTEGON INDEMNITY CORP	0.03%	\$174,985	\$191,674	\$119,524	\$19,292	10.07%
130	FIREMANS FUND INSURANCE COMPANY	0.03%	\$173,440	\$207,286	\$801,003	\$77,593	37.43%
131	SECURA INSURANCE A MUTUAL COMPANY	0.03%	\$171,639	\$195,209	\$145,829	\$82,315	42.17%
132	BRISTOL WEST INSURANCE COMPANY	0.03%	\$170,228	\$166,806	\$67,064	\$76,792	46.04%
133	NATIONWIDE PROPERTY & CASUALTY INS CO	0.03%	\$151,415	\$160,229	\$111,860	\$105,845	66.06%
134	HARTFORD ACCIDENT & INDEMNITY CO	0.03%	\$149,936	\$161,934	\$61,133	\$48,189	29.76%
135	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.03%	\$148,276	\$153,871	\$135,370	\$130,102	84.55%
136	FOREMOST INSURANCE CO	0.02%	\$142,478	\$132,776	\$61,968	\$90,935	68.49%
137	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.02%	\$139,783	\$163,268	\$94,555	\$96,157	58.90%
138	PACIFIC INDEMNITY COMPANY	0.02%	\$138,649	\$141,369	\$79,390	\$79,407	56.17%
139	NORTHBROOK INDEMNITY CO	0.02%	\$137,835	\$175,243	\$70,865	\$99,847	56.98%
140	INTEGON GENERAL INSURANCE CORPORATION	0.02%	\$118,106	\$133,862	\$81,314	\$20,326	15.18%
141	SECURITY NATIONAL INSURANCE COMPANY	0.02%	\$117,570	\$128,769	\$131,977	\$52,216	40.55%
142	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$110,922	\$123,982	\$42,124	\$31,404	25.33%
143	AMERICAN FIRE & CASUALTY COMPANY	0.02%	\$110,385	\$118,916	\$67,402	\$41,195	34.64%
144	METROPOLITAN CASUALTY INS CO	0.02%	\$106,064	\$109,846	\$55,508	\$52,619	47.90%
145	EMCASCO INSURANCE COMPANY	0.02%	\$104,040	\$116,271	\$6,250	\$256,951	220.99%
146	AIG PREMIER INSURANCE COMPANY	0.02%	\$102,668	\$149,529	\$192,416	\$39,753	26.59%
147	INTEGON NATIONAL INSURANCE COMPANY	0.02%	\$101,129	\$129,829	\$80,784	\$120,279	92.64%
148	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$91,365	\$90,426	\$76,313	\$70,632	78.11%
149	HORACE MANN PROPERTY & CASUALTY INSURANCE CO	0.01%	\$88,727	\$79,582	\$73,812	\$70,308	88.35%
150	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$79,650	\$84,240	\$166,048	\$217,710	258.44%
151	ACUITY A MUTUAL INSURANCE COMPANY	0.01%	\$78,773	\$19,804	\$3,044	\$13,078	66.04%
152	LINCOLN GENERAL INSURANCE CO	0.01%	\$76,991	\$88,514	\$99,087	-\$4,487	-5.07%
153	VICTORIA FIRE & CASUALTY COMPANY	0.01%	\$74,177	\$81,759	\$76,413	\$98,065	119.94%
154	STANDARD FIRE INSURANCE COMPANY	0.01%	\$71,761	\$78,964	\$23,485	\$28,006	35.47%
155	GMAC INSURANCE COMPANY ONLINE INC	0.01%	\$70,007	\$102,105	\$68,067	\$12,247	11.99%
156	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$67,832	\$52,770	\$13,457	\$25,893	49.07%
157	MERASTAR INSURANCE COMPANY	0.01%	\$58,432	\$60,322	\$64,446	\$41,893	69.45%
158	OHIO CASUALTY INSURANCE COMPANY	0.01%	\$50,893	\$58,716	\$47,559	\$21,112	35.96%
159	HORACE MANN INSURANCE COMPANY	0.01%	\$50,076	\$55,600	\$30,076	\$24,085	43.32%
160	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$48,364	\$53,254	\$46,292	\$44,941	84.39%
161	AIG CENTENNIAL INSURANCE COMPANY	0.01%	\$46,611	\$67,539	\$35,567	\$24,743	36.64%
162	AMERICAN LIVE STOCK INSURANCE CO	0.01%	\$39,726	\$119,775	\$250,540	\$137,590	114.87%
163	HARTFORD CASUALTY INS CO	0.01%	\$36,072	\$40,986	\$8,171	-\$8,396	-20.49%
164	RESPONSE WORLDWIDE INSURANCE COMPANY	0.01%	\$34,121	\$36,523	\$19,050	\$19,861	54.38%
165	HERITAGE CASUALTY INSURANCE COMPANY	0.01%	\$33,344	\$164,446	\$202,080	\$141,309	85.93%
166	ARMED FORCES INSURANCE EXCHANGE	0.00%	\$27,462	\$26,993	\$26,713	\$24,692	91.48%
167	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$24,364	\$26,728	\$14,538	\$6,500	24.32%
168	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.00%	\$23,335	\$22,662	\$11,652	\$17,539	77.39%
169	MIDDLESEX INSURANCE COMPANY	0.00%	\$20,265	\$12,792	\$1,495	\$3,622	28.31%
170	AMERICAN MODERN HOME INSURANCE CO	0.00%	\$20,030	\$21,344	\$9,764	\$14,852	69.58%
171	FINANCIAL INDEMNITY COMPANY	0.00%	\$16,188	\$4,169	\$991	\$2,691	64.55%
172	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$13,845	\$12,295	\$16,631	\$17,418	141.67%
173	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$13,526	\$28,251	\$27,348	\$23,497	83.17%
174	SAFECO INSURANCE CO OF AMERICA	0.00%	\$11,498	\$11,761	\$55,386	\$123,376	1049.03%
175	REGENT INSURANCE COMPANY	0.00%	\$10,977	\$22,346	\$30,495	\$30,942	138.47%
176	HANOVER INSURANCE COMPANY THE	0.00%	\$10,907	\$13,779	\$21,640	\$20,570	149.29%
177	DIRECT GENERAL INSURANCE COMPANY	0.00%	\$10,825	\$560	\$0	\$0	0.00%
178	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$10,031	\$10,461	\$12,892	\$12,499	119.48%



**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

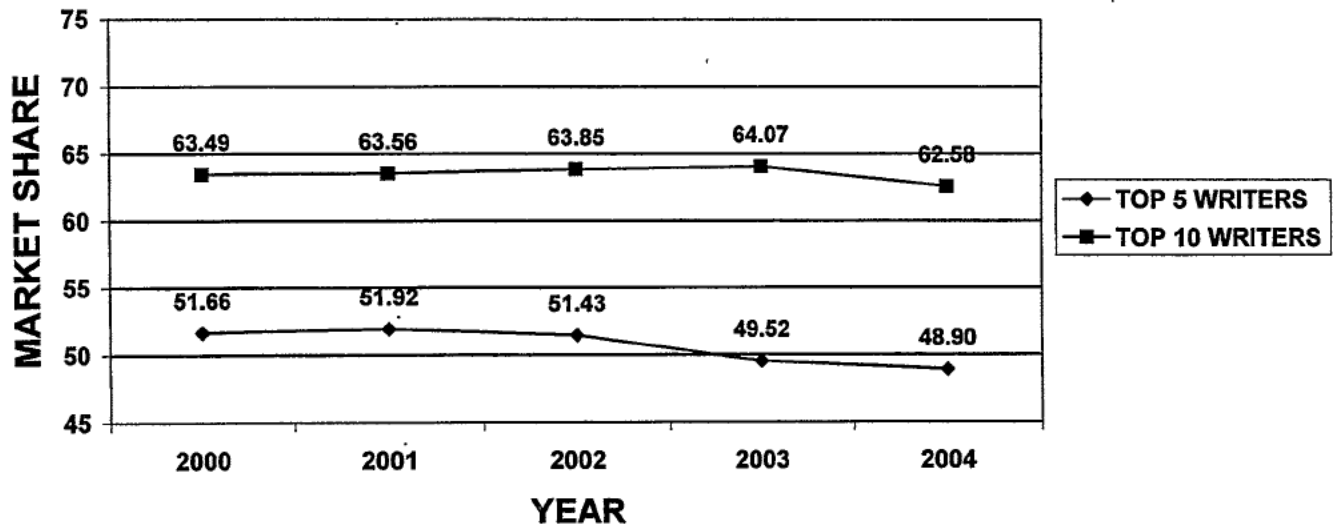
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$9,320	\$9,341	\$2,512	\$1,962	21.00%
180	MASSACHUSETTS BAY INS CO	0.00%	\$9,185	\$9,248	\$27,576	\$26,920	291.09%
181	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$7,590	\$7,590	\$23,757	\$60,185	792.95%
182	LM GENERAL INSURANCE COMPANY	0.00%	\$7,490	\$17,055	\$21,314	\$16,467	96.65%
183	ACE AMERICAN INSURANCE COMPANY	0.00%	\$7,104	\$4,752	\$0	-\$369	-7.77%
184	WARNER INSURANCE COMPANY	0.00%	\$7,031	\$8,230	\$8,615	\$8,102	98.44%
185	FARM AND CITY INSURANCE COMPANY	0.00%	\$6,712	\$19,515	\$17,137	-\$1,786	-9.15%
186	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$6,604	\$4,421	\$0	\$0	0.00%
187	ATLANTA CASUALTY COMPANY	0.00%	\$6,550	\$13,452	\$17,490	-\$10,298	-76.55%
188	RESPONSE INSURANCE COMPANY	0.00%	\$6,295	\$5,055	\$3,525	\$4,032	79.76%
189	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$5,921	\$7,203	\$4,399	\$4,107	57.02%
190	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$5,846	\$5,515	\$16,568	\$16,568	295.07%
191	AMERICAN UNION INSURANCE COMPANY	0.00%	\$5,604	\$13,095	\$19,045	\$19,045	145.44%
192	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$4,435	\$9,106	-\$1,667	\$1,783	19.58%
193	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$3,422	\$2,495	\$0	\$240	9.62%
194	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$3,378	\$2,839	\$0	\$0	0.00%
195	CENTENNIAL INSURANCE COMPANY	0.00%	\$2,940	\$3,587	\$3,809	\$4,107	114.50%
196	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$2,487	\$5,691	\$6,511	-\$1,653	-29.05%
197	CLARENDON NATIONAL INS CO	0.00%	\$2,475	\$3,298	\$546	-\$326	-9.88%
198	TWIN CITY FIRE INS CO	0.00%	\$2,224	\$2,217	\$2,017	\$2,140	96.53%
199	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$1,904	\$9,773	\$26,618	\$28,413	290.73%
200	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$1,708	\$1,595	\$0	\$430	26.96%
201	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$1,273	\$2,014	\$0	-\$2,591	-128.65%
202	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$1,125	\$1,166	\$707	-\$14	-1.20%
203	TRAVELERS INDEMNITY COMPANY	0.00%	\$1,086	\$1,062	\$607	-\$841	-79.19%
204	LM PERSONAL INSURANCE COMPANY	0.00%	\$1,040	\$1,471	\$1,526	\$8,127	552.48%
205	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$773	\$795	\$0	\$0	0.00%
206	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$682	\$913	\$0	-\$51	-5.59%
207	INFINITY INSURANCE COMPANY	0.00%	\$518	\$871	\$9,989	-\$415	-47.65%
208	FIDELITY AND CASUALTY COMPANY OF NEW YORK THE	0.00%	\$449	\$449	\$296	\$297	66.15%
209	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$190	\$277	\$5,010	-\$5,530	-1996.39%
210	MOTORS INSURANCE CORPORATION	0.00%	\$92	\$39	\$56	\$71	182.05%
211	ARGONAUT INSURANCE COMPANY	0.00%	\$85	\$504	\$4,801	\$337	66.87%
212	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$79	\$2,642	\$10,045	\$7,593	287.40%
213	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$71	\$52	\$28	\$34	65.38%
214	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$51	\$350	\$0	-\$738	-210.86%
215	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$30	\$38	\$14	\$48,855	128565.79%
216	OHIO SECURITY INSURANCE COMPANY	0.00%	\$22	\$400	\$0	\$9	2.25%
217	CUMIS INSURANCE SOCIETY INC	0.00%	\$20	\$19	\$8	\$10	52.63%
218	AMERICAN CASUALTY CO OF READING PA	0.00%	\$14	\$14	\$7	\$7	50.00%
219	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$9	\$8	\$3	\$3	37.50%
220	AMERISURE MUTUAL INSURANCE COMPANY	0.00%	\$2	\$63	-\$1	-\$10	-15.87%
221	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$1	\$1	\$0	-\$202	-20200.00%
222	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$0	\$0	\$0	-\$13,561	N/A
223	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$5,310	N/A
224	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$3,859	\$1	\$103	2.67%
225	ARCH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
226	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$42,306	N/A
227	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	-\$160	\$0	\$0	0.00%
228	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$244,528	\$266,495	N/A
229	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$204	N/A
230	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	-\$980	N/A
231	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	-\$2	\$0	\$0	0.00%
232	CONTINENTAL WESTERN INSURANCE CO	0.00%	\$0	\$0	\$0	\$3,353	N/A
233	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$4,980	\$87,786	N/A
234	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$68	N/A
235	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$59	\$59	N/A
236	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4	N/A
237	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$120	N/A

**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

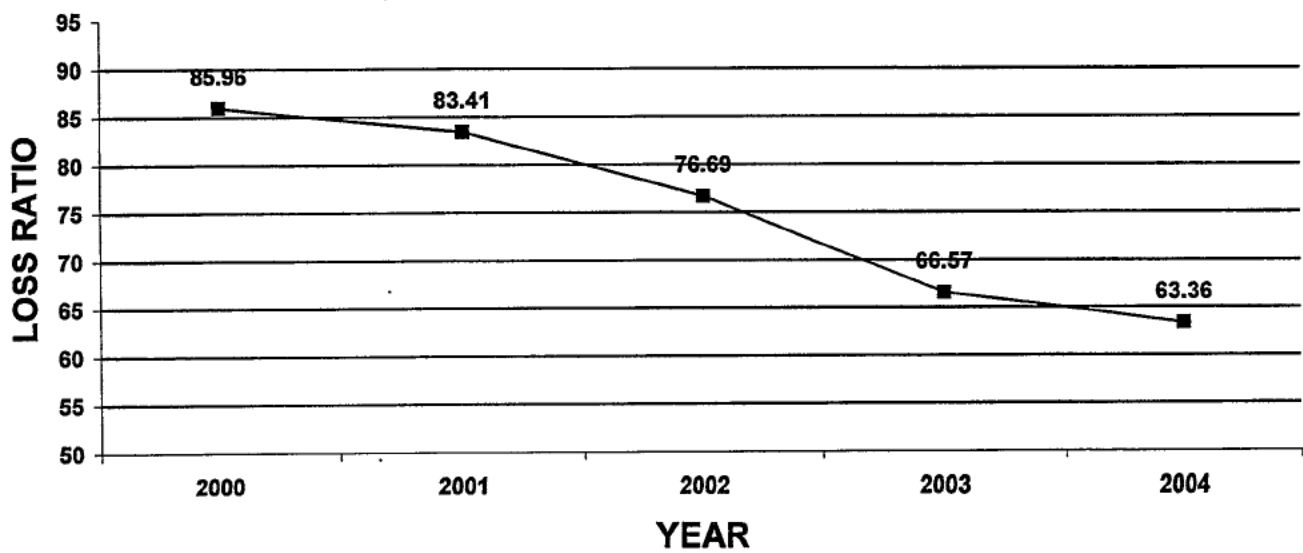
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	FIREMANS FUND INS CO OF MISSOURI	0.00%	\$0	\$0	\$8,094	\$535	N/A
239	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$8,872	\$27,940	N/A
240	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$4	N/A
241	FOUNDERS INSURANCE COMPANY	0.00%	\$0	\$0	\$37,637	\$16,375	N/A
242	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$8,657	\$26,741	N/A
243	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$548	\$283	-\$213	-38.87%
244	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$8,088	-\$3,558	N/A
245	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
246	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$41,763	\$23,518	N/A
247	MERIDIAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$170	\$7,540	\$9,421	5541.76%
248	NATIONAL ALLIANCE INSURANCE CO	0.00%	\$0	\$0	\$0	\$1,564	N/A
249	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$81	N/A
250	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$107	N/A
251	NAU COUNTRY INSURANCE COMPANY	0.00%	\$0	\$0	\$2,613	\$124	N/A
252	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$598	N/A
253	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$100	\$100	N/A
254	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	-\$1	\$911	\$911	-91100.00%
255	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4,096	N/A
256	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$3,864	\$5,310	N/A
257	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$1,165	\$1,165	N/A
258	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$59,557	-\$1,994	N/A
259	SUA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13	N/A
260	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$1,168	N/A
261	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$1,243	-\$238	N/A
262	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$459	N/A
263	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$63	\$2,809	-\$10,540	-16730.16%
264	VALIANT INS CO	0.00%	\$0	-\$64	\$0	\$0	0.00%
265	TIG INSURANCE COMPANY	0.00%	-\$1	\$0	\$0	\$26	N/A
266	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$4	-\$4	\$0	\$0	0.00%
267	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	-\$8	\$1,018	\$1,286	\$1,505	147.84%
268	UNITED STATES FIDELITY & GUARANTY CO	0.00%	-\$12	-\$7	-\$2	-\$255	3642.86%
269	ROYAL INDEMNITY COMPANY	0.00%	-\$16	\$587	\$16,108	\$7,185	1224.02%
270	CINCINNATI INDEMNITY COMPANY INC	0.00%	-\$18	\$584	\$0	\$600	102.74%
271	MARYLAND CASUALTY COMPANY	0.00%	-\$21	\$56	\$1,194	\$1,200	2142.86%
272	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	-\$39	-\$39	-\$14	-\$14	35.90%
273	GENERAL CASUALTY CO OF ILLINOIS	0.00%	-\$40	-\$40	\$895	-\$2,857	7142.50%
274	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	-\$114	\$2,830	\$19,801	\$12,871	454.81%
275	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	-\$117	-\$73	-\$33	-\$50	68.49%
276	GREAT AMERICAN CONTEMPORARY INSURANCE COMPANY	0.00%	-\$172	\$742	\$5,967	\$5,856	789.22%
277	ONEBEACON INSURANCE COMPANY	0.00%	-\$248	\$151	\$123	-\$217	-143.71%
278	GRANITE STATE INSURANCE COMPANY	0.00%	-\$617	-\$617	\$0	\$0	0.00%
279	OMAHA PROPERTY AND CASUALTY INS CO	0.00%	-\$747	\$33,634	\$91,548	\$14,087	41.88%
280	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	-\$868	\$4,500	\$68,890	\$24,849	552.20%
281	AMERICAN STATES PREFERRED INS CO	0.00%	-\$1,718	\$13,798	\$27,939	\$9,239	66.96%
282	AMERICAN STATES INSURANCE COMPANY	0.00%	-\$1,811	\$8,362	\$34,455	\$21,958	262.59%
283	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	-\$2,001	\$19,156	\$44,494	\$19,241	100.44%
TOTAL		100.00%	\$591,742,243	\$586,980,073	\$366,797,232	\$371,881,808	63.36%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Auto Liability Property Damage)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	29.64%	\$29,732,746	\$30,545,333	\$18,397,399	\$17,259,922	56.51%
2	AMERICAN FAMILY MUTUAL INS CO	12.92%	\$12,965,501	\$12,684,373	\$9,355,061	\$11,056,756	87.17%
3	SHELTER MUTUAL INSURANCE CO	7.94%	\$7,967,679	\$8,191,680	\$4,997,658	\$5,192,806	63.39%
4	FARMERS INSURANCE COMPANY INC	4.83%	\$4,844,913	\$4,777,663	\$2,648,947	\$1,755,307	36.74%
5	SAFECO NATIONAL INSURANCE COMPANY	3.78%	\$3,790,654	\$3,510,002	\$1,821,604	\$1,903,090	54.22%
6	AMERICAN STANDARD INS CO OF WISCONSIN	2.94%	\$2,949,949	\$2,944,527	\$2,192,255	\$2,210,787	75.08%
7	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.55%	\$2,555,124	\$2,588,782	\$1,387,981	\$1,357,165	52.42%
8	PROGRESSIVE NORTHWESTERN INS CO	2.49%	\$2,493,075	\$2,751,218	\$1,462,119	\$1,345,984	48.92%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.33%	\$2,333,993	\$2,342,758	\$1,305,819	\$1,285,701	54.88%
10	ALLSTATE INSURANCE COMPANY	1.91%	\$1,911,837	\$1,979,683	\$1,053,396	\$1,422,872	71.87%
11	STATE FARM FIRE AND CASUALTY COMPANY	1.83%	\$1,839,272	\$1,952,564	\$1,465,685	\$1,296,040	66.38%
12	ALLSTATE PROPERTY & CASUALTY INS CO	1.71%	\$1,719,593	\$1,613,299	\$1,022,525	\$1,529,649	94.81%
13	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.35%	\$1,359,007	\$1,379,499	\$802,573	\$858,861	62.26%
14	GEICO GENERAL INS CO	1.25%	\$1,254,203	\$1,214,443	\$965,003	\$840,813	69.23%
15	PROGRESSIVE MAX INSURANCE COMPANY	1.14%	\$1,143,082	\$963,869	\$702,893	\$800,798	83.08%
16	MID CENTURY INSURANCE COMPANY	1.10%	\$1,101,150	\$1,100,263	\$702,208	\$684,941	62.25%
17	HARTFORD UNDERWRITERS INSURANCE CO	0.99%	\$989,750	\$1,035,971	\$871,325	\$1,163,231	112.28%
18	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.92%	\$926,286	\$574,384	\$286,758	\$400,327	69.70%
19	USAA CASUALTY INSURANCE COMPANY	0.76%	\$766,086	\$770,468	\$448,080	\$421,225	54.67%
20	LIBERTY MUTUAL FIRE INSURANCE CO	0.73%	\$736,348	\$681,055	\$403,248	\$503,656	73.95%
21	AMCO INSURANCE COMPANY	0.73%	\$730,715	\$657,225	\$470,536	\$602,408	91.66%
22	GOVERNMENT EMPLOYEES INSURANCE CO	0.72%	\$718,259	\$700,336	\$493,920	\$478,367	68.31%
23	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.70%	\$698,335	\$781,489	\$561,983	\$509,109	65.15%
24	CAMERON MUTUAL INSURANCE COMPANY	0.69%	\$693,697	\$702,561	\$483,123	\$487,265	69.36%
25	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.69%	\$692,619	\$669,356	\$439,967	\$425,154	63.52%
26	CORNERSTONE NATIONAL INSURANCE COMPANY	0.69%	\$692,545	\$708,617	\$604,157	\$585,331	82.60%
27	PROGRESSIVE HALCYON INSURANCE COMPANY	0.63%	\$631,833	\$705,539	\$560,918	\$521,463	73.91%
28	PROPERTY & CASUALTY INS CO OF HARTFORD	0.60%	\$598,076	\$531,434	\$408,032	\$646,460	121.64%
29	ALLIED PROPERTY & CASUALTY INS CO	0.55%	\$555,091	\$498,868	\$308,908	\$337,762	67.71%
30	COLUMBIA MUTUAL INSURANCE CO	0.55%	\$548,513	\$561,178	\$272,367	\$233,464	41.60%
31	DAIRYLAND INSURANCE COMPANY	0.43%	\$432,067	\$445,621	\$190,658	\$139,104	31.22%
32	GEICO INDEMNITY COMPANY	0.42%	\$423,440	\$409,627	\$235,261	\$253,403	61.86%
33	DEPOSITORS INSURANCE COMPANY	0.41%	\$407,747	\$376,049	\$314,330	\$349,847	93.03%
34	SHELTER GENERAL INS CO	0.26%	\$264,950	\$272,476	\$140,435	\$101,936	37.41%
35	PROGRESSIVE SPECIALTY INS CO	0.24%	\$240,441	\$271,151	\$172,191	\$160,748	59.28%
36	COUNTRY MUTUAL INSURANCE COMPANY	0.23%	\$235,267	\$231,417	\$117,889	\$125,376	54.18%
37	AUTO OWNERS INSURANCE COMPANY	0.22%	\$219,212	\$217,841	\$192,725	\$208,418	95.67%
38	GRINNELL MUTUAL REINSURANCE COMPANY	0.22%	\$216,306	\$226,882	\$116,494	\$126,583	55.79%
39	PROGRESSIVE CASUALTY INSURANCE CO	0.21%	\$213,254	\$235,376	\$137,732	\$122,737	52.15%
40	STATE AUTO PROPERTY & CASUALTY INS CO	0.19%	\$185,638	\$79,665	\$133,042	\$176,678	221.78%
41	MIDWESTERN INDEMNITY COMPANY THE	0.18%	\$181,140	\$188,900	\$307,176	\$511,680	270.87%
42	GUIDEONE ELITE INSURANCE COMPANY	0.18%	\$178,986	\$183,970	\$137,721	\$112,624	61.22%
43	MENDOTA INSURANCE COMPANY	0.18%	\$178,533	\$166,423	\$54,287	\$94,793	56.96%
44	HAULERS INSURANCE COMPANY INC	0.18%	\$178,424	\$173,465	\$74,154	\$74,100	42.72%
45	FIDELITY NATIONAL INSURANCE COMPANY	0.17%	\$175,257	\$185,727	\$34,266	\$43,914	23.64%
46	METROPOLITAN GROUP PROP & CAS INS CO	0.17%	\$174,156	\$169,893	\$93,898	\$104,715	61.64%
47	COUNTRY PREFERRED INSURANCE COMPANY	0.17%	\$172,963	\$162,640	\$58,104	\$65,113	40.04%
48	AUTO CLUB FAMILY INSURANCE COMPANY	0.16%	\$165,274	\$168,743	\$77,039	\$95,312	56.48%
49	ALLSTATE INDEMNITY COMPANY	0.16%	\$160,566	\$164,002	\$76,571	\$147,866	90.16%
50	AMEX ASSURANCE COMPANY	0.16%	\$157,369	\$151,346	\$30,215	\$22,896	15.13%
51	TRAVELERS PERSONAL INSURANCE COMPANY	0.15%	\$150,741	\$144,782	\$92,618	\$141,570	97.78%
52	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.15%	\$150,664	\$148,228	\$102,051	\$88,328	59.59%
53	CINCINNATI INS CO THE	0.14%	\$144,800	\$145,291	\$93,409	\$1,258	0.87%
54	MILLERS FIRST INSURANCE COMPANY	0.14%	\$144,400	\$145,465	\$83,644	\$104,167	71.61%
55	SENTRY INSURANCE A MUTUAL COMPANY	0.14%	\$143,625	\$147,321	\$48,336	\$12,460	8.46%
56	NATIONAL GENERAL INS CO	0.14%	\$142,488	\$137,427	\$108,855	\$28,430	20.69%
57	GLENS FALLS INSURANCE COMPANY THE	0.14%	\$141,725	\$276,248	\$181,956	\$194,775	70.51%
58	MILLERS CLASSIFIED INSURANCE COMPANY	0.14%	\$140,786	\$143,767	\$96,784	\$68,675	47.77%
59	GEICO CASUALTY COMPANY	0.13%	\$135,054	\$139,631	\$63,798	\$70,118	50.22%
60	WESTERN AGRICULTURAL INSURANCE COMPANY	0.13%	\$133,945	\$160,408	\$77,050	\$73,538	45.84%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	FIREMANS FUND INSURANCE COMPANY	0.13%	\$133,169	\$137,161	\$37,836	\$19,822	14.45%
62	AMERICAN INTERNATIONAL INS CO	0.13%	\$132,454	\$137,294	\$106,742	\$132,495	96.50%
63	USAUTO INSURANCE COMPANY INC	0.13%	\$130,982	\$122,259	\$77,306	\$51,642	42.24%
64	GUIDEONE MUTUAL INSURANCE COMPANY	0.13%	\$127,262	\$133,168	\$84,067	\$46,919	35.23%
65	METROPOLITAN PROPERTY & CASUALTY INS CO	0.12%	\$120,851	\$121,429	\$60,274	\$59,769	49.22%
66	NATIONAL INSURANCE ASSOCIATION	0.12%	\$120,750	\$123,293	\$40,414	\$96,580	78.33%
67	CONSUMERS INSURANCE USA INC	0.12%	\$120,226	\$95,079	\$22,811	\$35,412	37.24%
68	GUIDEONE AMERICA INSURANCE COMPANY	0.12%	\$118,369	\$116,782	\$142,074	\$145,537	124.62%
69	FOREMOST INSURANCE CO	0.11%	\$112,000	\$100,257	\$0	-\$1,171	-1.17%
70	ECONOMY PREMIER ASSURANCE COMPANY	0.11%	\$106,835	\$113,020	\$60,404	\$62,705	55.48%
71	GENERAL CASUALTY CO OF WISCONSIN	0.10%	\$101,151	\$165,868	\$102,028	\$106,523	64.22%
72	SECURA SUPREME INSURANCE COMPANY	0.10%	\$97,696	\$87,542	\$35,310	\$49,654	56.72%
73	AMICA MUTUAL INSURANCE COMPANY	0.09%	\$93,000	\$93,695	\$22,277	\$23,465	25.04%
74	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS (	0.09%	\$88,728	\$94,508	\$102,928	\$95,213	100.75%
75	OWNERS INSURANCE COMPANY	0.09%	\$87,355	\$78,056	\$49,752	\$62,041	79.48%
76	NATIONAL GENERAL ASSURANCE COMPANY	0.08%	\$85,158	\$92,832	\$112,669	\$25,125	27.07%
77	TRAVCO INSURANCE COMPANY	0.08%	\$83,783	\$88,154	\$37,652	\$60,433	68.55%
78	USAA GENERAL INDEMNITY COMPANY	0.08%	\$82,083	\$90,149	\$39,953	\$35,959	39.89%
79	NATIONWIDE MUTUAL INSURANCE COMPANY	0.08%	\$81,914	\$82,854	\$78,882	\$62,507	75.44%
80	CHARTER INDEMNITY COMPANY	0.08%	\$80,213	\$95,479	\$83,673	\$83,250	87.19%
81	ESURANCE INSURANCE COMPANY	0.07%	\$73,489	\$58,408	\$31,805	\$96,196	164.70%
82	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.07%	\$73,358	\$83,823	\$45,644	\$34,780	41.49%
83	WEST AMERICAN INSURANCE COMPANY	0.07%	\$73,205	\$76,340	\$53,892	\$75,942	99.48%
84	HARTFORD FIRE INSURANCE COMPANY	0.07%	\$71,480	\$82,679	\$62,397	\$62,492	75.58%
85	TEACHERS INSURANCE COMPANY	0.07%	\$67,726	\$73,180	\$32,087	\$43,333	59.21%
86	SAGAMORE INSURANCE COMPANY	0.07%	\$66,266	\$82,310	\$44,619	\$34,261	41.62%
87	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.06%	\$63,697	\$91,750	\$36,624	\$37,747	41.14%
88	ENCOMPASS INDEMNITY COMPANY	0.06%	\$63,651	\$15,092	\$1,810	\$4,393	29.11%
89	OMNI INSURANCE COMPANY	0.06%	\$61,297	\$73,146	\$35,811	\$46,579	63.68%
90	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.06%	\$60,822	-\$25,691	\$0	\$2,500	-9.73%
91	STATE AUTO NATIONAL INSURANCE COMPANY	0.06%	\$58,547	\$68,514	\$27,764	\$44,518	64.98%
92	AMERICAN NATIONAL GENERAL INS CO	0.06%	\$56,606	\$57,580	\$34,889	\$31,967	55.52%
93	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.05%	\$53,448	\$54,314	\$42,430	\$36,118	66.50%
94	GRINNELL SELECT INSURANCE COMPANY	0.05%	\$53,278	\$55,736	\$59,703	\$56,908	102.10%
95	CAMERON NATIONAL INSURANCE COMPANY	0.05%	\$50,609	\$40,862	\$21,553	\$28,925	70.79%
96	TICO INSURANCE COMPANY	0.05%	\$49,233	\$47,303	\$30,495	\$12,891	27.25%
97	FARMERS ALLIANCE MUTUAL INS CO	0.05%	\$47,740	\$45,604	\$55,590	\$50,823	111.44%
98	HARTFORD INSURANCE CO OF MIDWEST THE	0.05%	\$46,986	\$41,292	\$16,651	\$31,759	76.91%
99	MIC GENERAL INSURANCE CORPORATION	0.05%	\$45,848	\$49,945	\$51,025	\$41,804	83.70%
100	PHOENIX INSURANCE COMPANY THE	0.04%	\$42,144	\$45,630	\$27,955	\$24,931	54.64%
101	EMCASCO INSURANCE COMPANY	0.04%	\$41,847	\$50,086	\$24,224	\$32,110	64.11%
102	TRUMBULL INSURANCE COMPANY	0.04%	\$41,367	\$43,894	\$30,980	\$35,891	81.77%
103	TRINITY UNIVERSAL INSURANCE COMPANY	0.04%	\$40,476	\$38,267	\$16,124	\$30,949	80.88%
104	NEW SOUTH INSURANCE COMPANY	0.04%	\$37,880	\$34,487	\$19,909	\$5,451	15.81%
105	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.04%	\$35,954	\$76,091	\$81,308	\$64,190	84.36%
106	WORKMENS AUTO INSURANCE COMPANY	0.03%	\$32,097	\$31,243	\$10,993	\$12,224	39.13%
107	AUTOMOBILE INS CO OF HARTFORD CT	0.03%	\$31,137	\$32,978	\$29,941	\$24,897	75.50%
108	AIG PREMIER INSURANCE COMPANY	0.03%	\$30,420	\$44,305	\$57,012	\$11,779	26.59%
109	UNITED FIRE AND CASUALTY COMPANY	0.03%	\$29,654	\$32,994	\$6,698	\$3,854	11.68%
110	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.03%	\$29,418	\$35,657	\$38,704	\$6,714	18.83%
111	WINDSOR INSURANCE COMPANY	0.03%	\$28,189	\$33,159	\$27,927	\$15,828	47.73%
112	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.03%	\$26,964	\$32,565	\$17,276	\$15,162	46.56%
113	DEERBROOK INSURANCE COMPANY	0.03%	\$26,111	\$27,862	\$9,848	-\$791	-2.84%
114	GATEWAY INSURANCE COMPANY	0.03%	\$26,081	\$27,795	\$14,715	\$12,948	46.58%
115	LIBERTY INSURANCE CORPORATION	0.03%	\$25,437	\$23,915	\$25,044	\$42,403	177.31%
116	HARTFORD ACCIDENT & INDEMNITY CO	0.03%	\$25,405	\$27,183	\$14,306	\$20,168	74.19%
117	YOUNG AMERICA INSURANCE COMPANY	0.02%	\$24,842	\$25,625	\$14,440	\$15,932	62.17%
118	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.02%	\$24,447	\$25,394	\$27,363	\$21,772	85.74%
119	ATLANTIC MUTUAL INSURANCE COMPANY	0.02%	\$23,302	\$28,819	\$18,443	\$13,832	48.00%
120	TRAVELERS PROPERTY CASUALTY INS CO	0.02%	\$23,071	\$25,141	\$34,036	\$21,594	85.89%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

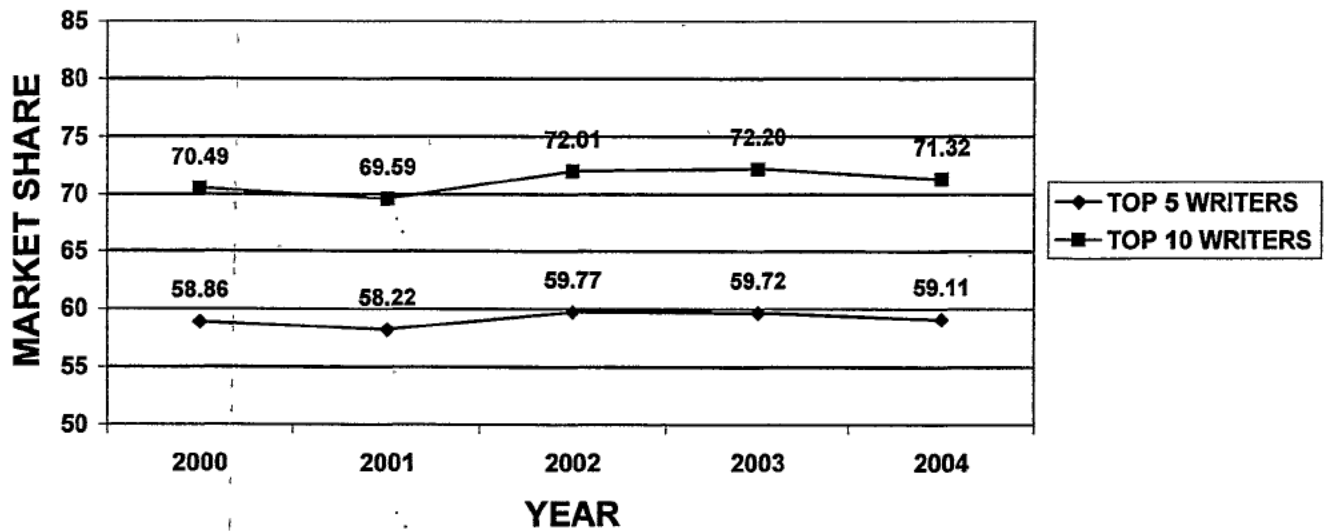
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$22,315	\$24,875	\$9,975	\$15,172	60.99%
122	AMERICAN FIRE & CASUALTY COMPANY	0.02%	\$20,405	\$21,557	\$22,441	\$19,426	90.11%
123	COUNTRY CASUALTY INS CO	0.02%	\$20,141	\$20,025	\$12,800	\$13,044	65.14%
124	METROPOLITAN CASUALTY INS CO	0.02%	\$20,024	\$20,648	\$8,439	\$6,785	32.86%
125	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$19,666	\$19,060	\$5,380	-\$24,389	-127.96%
126	SECURA INSURANCE A MUTUAL COMPANY	0.02%	\$19,550	\$23,062	\$15,625	\$5,378	23.32%
127	FEDERATED MUTUAL INSURANCE COMPANY	0.02%	\$19,410	\$20,677	\$9,772	-\$21,628	-104.60%
128	HORACE MANN PROPERTY & CASUALTY INSURANCE CO	0.02%	\$19,246	\$17,488	\$6,407	\$5,802	33.18%
129	AFFIRMATIVE INSURANCE COMPANY	0.02%	\$18,099	\$17,196	\$4,754	\$8,927	51.91%
130	KEMPER INDEPENDENCE INSURANCE COMPANY	0.02%	\$17,222	\$19,375	\$0	\$0	0.00%
131	NATIONWIDE PROPERTY & CASUALTY INS CO	0.02%	\$17,091	\$17,955	\$11,207	\$5,932	33.04%
132	INTEGON INDEMNITY CORP	0.02%	\$16,507	\$18,254	\$10,417	\$0	0.00%
133	ACUITY A MUTUAL INSURANCE COMPANY	0.02%	\$15,628	\$3,789	\$0	\$850	22.43%
134	INTEGON GENERAL INSURANCE CORPORATION	0.01%	\$14,635	\$16,677	\$4,781	\$0	0.00%
135	METROPOLITAN GENERAL INS CO	0.01%	\$14,451	\$15,990	\$9,763	\$4,957	31.00%
136	STANDARD FIRE INSURANCE COMPANY	0.01%	\$14,143	\$15,308	\$6,184	\$8,050	52.59%
137	MERASTAR INSURANCE COMPANY	0.01%	\$14,126	\$14,776	\$5,526	\$4,827	32.67%
138	AIG CENTENNIAL INSURANCE COMPANY	0.01%	\$13,811	\$20,011	\$10,538	\$7,331	36.63%
139	FEDERAL INSURANCE COMPANY	0.01%	\$13,640	\$10,812	\$40,869	\$45,921	424.72%
140	SECURITY NATIONAL INSURANCE COMPANY	0.01%	\$12,160	\$13,521	\$52,413	\$5,401	39.95%
141	HORACE MANN INSURANCE COMPANY	0.01%	\$11,553	\$13,465	\$7,900	\$8,858	65.79%
142	HERITAGE CASUALTY INSURANCE COMPANY	0.01%	\$9,373	\$46,224	\$22,746	\$4,318	9.34%
143	VICTORIA FIRE & CASUALTY COMPANY	0.01%	\$9,159	\$12,263	\$11,452	\$14,707	119.93%
144	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$9,069	\$7,045	\$88	\$15,430	219.02%
145	OHIO CASUALTY INSURANCE COMPANY	0.01%	\$8,921	\$9,832	\$6,578	\$6,306	64.14%
146	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$8,727	\$11,355	\$17,739	\$7,928	69.82%
147	RESPONSE WORLDWIDE INSURANCE COMPANY	0.01%	\$8,611	\$8,774	\$3,007	-\$1,549	-17.65%
148	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$8,415	\$6,959	\$1,000	\$1,731	24.87%
149	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$8,175	\$8,982	\$840	\$841	9.36%
150	LEADER INSURANCE COMPANY	0.01%	\$7,652	\$3,813	\$0	\$3,300	86.55%
151	NORTHBROOK INDEMNITY CO	0.01%	\$7,212	\$8,517	\$1,117	-\$2,976	-34.94%
152	GMAC INSURANCE COMPANY ONLINE INC	0.01%	\$7,154	\$12,059	\$11,734	\$0	0.00%
153	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$5,303	\$5,212	\$4,233	\$3,913	75.08%
154	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$4,677	\$4,451	\$276	-\$680	-15.28%
155	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$4,507	\$4,630	\$1,000	-\$497	-10.73%
156	MIDDLESEX INSURANCE COMPANY	0.00%	\$4,180	\$2,683	\$0	\$0	0.00%
157	SAFECO INSURANCE CO OF AMERICA	0.00%	\$3,972	\$4,388	\$66,919	\$9,423	214.74%
158	HARTFORD CASUALTY INS CO	0.00%	\$3,925	\$4,540	\$911	-\$2,435	-53.63%
159	CENTENNIAL INSURANCE COMPANY	0.00%	\$3,870	\$1,411	\$0	\$0	0.00%
160	BRISTOL WEST INSURANCE COMPANY	0.00%	\$3,647	\$3,338	\$0	\$100	3.00%
161	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$2,801	\$2,619	\$2,476	\$2,476	94.54%
162	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$2,405	\$2,594	\$1,435	\$642	24.75%
163	AMERICAN UNION INSURANCE COMPANY	0.00%	\$2,055	\$4,802	\$0	\$0	0.00%
164	WARNER INSURANCE COMPANY	0.00%	\$1,786	\$2,206	\$1,893	\$1,893	85.81%
165	MASSACHUSETTS BAY INS CO	0.00%	\$1,664	\$1,611	\$0	\$0	0.00%
166	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$1,591	\$1,539	\$6,000	\$6,000	389.86%
167	FINANCIAL INDEMNITY COMPANY	0.00%	\$1,431	\$371	\$0	\$0	0.00%
168	HANOVER INSURANCE COMPANY THE	0.00%	\$1,360	\$1,301	\$8,443	\$8,443	648.96%
169	RESPONSE INSURANCE COMPANY	0.00%	\$1,326	\$1,140	\$0	\$147	12.89%
170	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$1,124	\$1,325	\$0	\$0	0.00%
171	REGENT INSURANCE COMPANY	0.00%	\$872	\$1,840	\$1,000	\$2,198	119.46%
172	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$835	\$702	\$0	\$0	0.00%
173	AMERICAN SERVICE INSURANCE COMPANY	0.00%	\$770	\$794	\$0	\$0	0.00%
174	TRADERS INSURANCE COMPANY	0.00%	\$739	\$895	-\$596	-\$1,789	-199.89%
175	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$733	\$669	\$0	\$0	0.00%
176	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$419	\$2,306	\$0	\$0	0.00%
177	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$287	\$321	\$0	-\$6	-1.87%
178	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$279	\$462	\$0	\$0	0.00%
179	FARM AND CITY INSURANCE COMPANY	0.00%	\$223	\$717	\$2,000	\$1,673	233.33%
180	ATLANTA CASUALTY COMPANY	0.00%	\$215	\$488	-\$2,000	-\$10,528	-2157.38%

**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

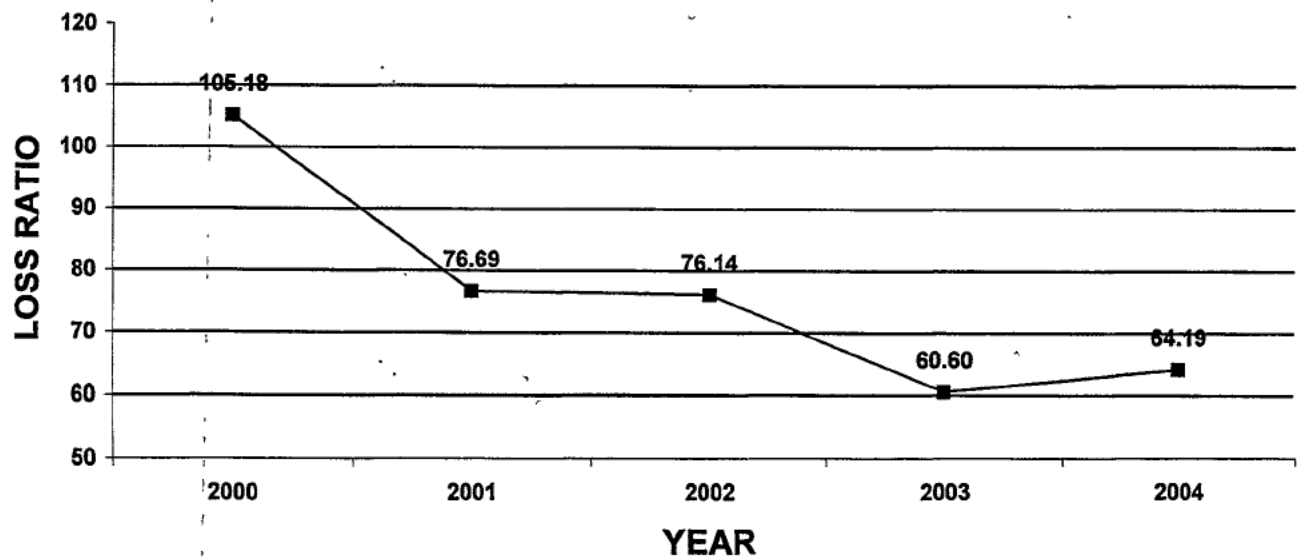
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$176	\$344	\$778	-\$4,370	-1270.35%
182	TWIN CITY FIRE INS CO	0.00%	\$142	\$160	\$0	\$0	0.00%
183	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$124	\$12	\$0	\$0	0.00%
184	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$89	\$286	\$2,000	-\$5,399	-1823.99%
185	AMERICAN LIVE STOCK INSURANCE CO	0.00%	\$75	\$170	\$0	-\$1,000	-588.24%
186	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$67	\$534	\$0	-\$19	-3.56%
187	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$34	\$832	-\$25,460	-\$27,602	-3317.55%
188	INFINITY INSURANCE COMPANY	0.00%	\$11	\$39	\$0	-\$153	-392.31%
189	OHIO SECURITY INSURANCE COMPANY	0.00%	\$9	\$95	\$0	\$4	4.21%
190	ALLIANCE INSURANCE COMPANY INC	0.00%	\$0	\$0	\$6,574	\$1,075	N/A
191	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$102	N/A
192	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$240	\$0	\$0	0.00%
193	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	-\$914	N/A
194	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$476	\$476	N/A
195	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$16,391	\$13,947	N/A
196	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$12,526	\$100,813	N/A
197	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	\$784	N/A
198	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$2,544	-\$7,942	N/A
199	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$997	N/A
200	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$84	\$0	\$0	0.00%
201	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$1	\$0	-\$131	-13100.00%
202	GREAT NORTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$21,116	-\$2,359	N/A
203	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$1	\$2,060	-\$897	-89700.00%
204	LM GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,512	N/A
205	MERIDIAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$24	-\$350	-\$2,784	-11600.00%
206	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$30	N/A
207	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$12	N/A
208	PACIFIC INDEMNITY COMPANY	0.00%	\$0	\$0	\$6,041	\$4,046	N/A
209	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$16	N/A
210	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$2,579	\$3,918	N/A
211	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$10,173	\$16,360	N/A
212	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$1,600	\$2,561	N/A
213	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$0	\$0	\$343	\$343	N/A
214	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	-\$717	-\$717	N/A
215	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERIC	0.00%	\$0	\$0	\$3,880	\$3,880	N/A
216	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$33	-\$1,033	N/A
217	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	\$228	N/A
218	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$398	-\$7,747	N/A
219	ARGONAUT INSURANCE COMPANY	0.00%	-\$2	\$35	\$0	\$0	0.00%
220	CINCINNATI INDEMNITY COMPANY INC	0.00%	-\$2	\$170	\$0	\$0	0.00%
221	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	-\$11	\$388	\$0	-\$1,852	-477.32%
222	FIREMANS FUND INS CO OF MISSOURI	0.00%	-\$18	-\$18	\$4,611	-\$1,366	7588.89%
223	GENERAL CASUALTY CO OF ILLINOIS	0.00%	-\$21	-\$21	\$3,618	\$5,601	-26671.43%
224	GREAT AMERICAN CONTEMPORARY INSURANCE COMPAN	0.00%	-\$36	\$205	\$0	\$0	0.00%
225	AMERICAN STATES PREFERRED INS CO	0.00%	-\$193	\$1,325	\$22,860	\$16,919	1276.91%
226	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	-\$196	\$1,704	\$12,620	\$7,064	414.55%
227	AMERICAN STATES INSURANCE COMPANY	0.00%	-\$209	\$745	\$5,000	-\$629	-84.43%
228	OMAHA PROPERTY AND CASUALTY INS CO	0.00%	-\$224	\$9,474	\$48,956	-\$29,646	-312.92%
TOTAL		100.00%	\$100,319,759	\$100,748,913	\$63,654,390	\$64,668,029	64.19%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Auto Medical Payments)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**





**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	COUNTRY MUTUAL INSURANCE COMPANY	0.23%	\$211,877	\$204,451	\$77,932	\$40,706	19.91%
62	FOREMOST INSURANCE CO	0.23%	\$210,640	\$193,276	\$0	\$718	0.37%
63	SAGAMORE INSURANCE COMPANY	0.23%	\$209,686	\$248,573	\$93,532	\$86,341	34.73%
64	MILLERS FIRST INSURANCE COMPANY	0.22%	\$202,010	\$202,175	-\$2,327	\$93,673	46.33%
65	SENTRY INSURANCE A MUTUAL COMPANY	0.22%	\$201,084	\$201,459	\$145,178	\$24,675	12.25%
66	FARMERS ALLIANCE MUTUAL INS CO	0.22%	\$200,327	\$198,970	\$82,000	\$115,028	57.81%
67	NATIONAL INSURANCE ASSOCIATION	0.21%	\$195,525	\$199,642	\$230,452	\$156,386	78.33%
68	HARTFORD FIRE INSURANCE COMPANY	0.21%	\$190,698	\$218,644	\$7,528	\$207,239	94.78%
69	COUNTRY PREFERRED INSURANCE COMPANY	0.21%	\$189,530	\$177,744	\$48,744	-\$212,127	-119.34%
70	GENERAL CASUALTY CO OF WISCONSIN	0.20%	\$189,063	\$298,872	\$80,015	\$28,998	9.70%
71	TRINITY UNIVERSAL INSURANCE COMPANY	0.20%	\$180,297	\$171,565	\$72,289	\$138,755	80.88%
72	FIDELITY NATIONAL INSURANCE COMPANY	0.19%	\$178,528	\$190,342	\$3,071	\$53,071	27.88%
73	USAUTO INSURANCE COMPANY INC	0.19%	\$176,780	\$159,878	\$101,094	\$266,400	166.63%
74	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.18%	\$166,869	\$160,832	\$176,444	\$106,956	66.50%
75	METROPOLITAN PROPERTY & CASUALTY INS CO	0.17%	\$157,337	\$156,643	\$27,786	\$15,093	9.64%
76	STATE AUTO NATIONAL INSURANCE COMPANY	0.16%	\$148,918	\$174,266	\$51,290	\$38,868	22.30%
77	NATIONAL GENERAL ASSURANCE COMPANY	0.16%	\$148,619	\$158,853	\$220,457	\$253,557	159.62%
78	TICO INSURANCE COMPANY	0.16%	\$144,182	\$119,217	\$132,713	\$23,162	19.43%
79	WEST AMERICAN INSURANCE COMPANY	0.15%	\$139,050	\$144,311	\$29,800	\$201,321	139.50%
80	CAMERON NATIONAL INSURANCE COMPANY	0.15%	\$136,248	\$111,116	\$9,000	-\$6,498	-5.85%
81	TRAVCO INSURANCE COMPANY	0.15%	\$136,181	\$141,049	\$25,000	\$86,250	61.15%
82	ENCOMPASS INDEMNITY COMPANY	0.15%	\$134,626	\$32,376	\$0	\$3,905	12.06%
83	GUIDEONE ELITE INSURANCE COMPANY	0.14%	\$129,826	\$131,486	\$18,063	-\$11,654	-8.86%
84	NATIONWIDE MUTUAL INSURANCE COMPANY	0.14%	\$128,212	\$129,941	\$327,521	\$335,790	258.42%
85	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.14%	\$128,099	\$172,163	\$4,729	-\$19,996	-11.61%
86	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.13%	\$122,905	\$125,856	\$82,288	\$73,221	58.18%
87	GLENS FALLS INSURANCE COMPANY THE	0.13%	\$120,987	\$485,739	\$0	\$361,458	74.41%
88	WORKMENS AUTO INSURANCE COMPANY	0.12%	\$112,370	\$108,544	\$39,940	\$51,893	47.81%
89	USAA GENERAL INDEMNITY COMPANY	0.11%	\$103,534	\$107,742	\$28,036	\$862	0.80%
90	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.11%	\$103,251	-\$43,784	\$0	\$0	0.00%
91	GUIDEONE MUTUAL INSURANCE COMPANY	0.10%	\$96,346	\$100,089	\$33,138	-\$54,404	-54.36%
92	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.10%	\$89,486	\$192,235	\$522,062	-\$56,248	-29.26%
93	PHOENIX INSURANCE COMPANY THE	0.09%	\$87,209	\$92,848	\$318,011	\$326,012	351.12%
94	ESURANCE INSURANCE COMPANY	0.09%	\$86,219	\$67,224	\$27,296	\$99,265	147.66%
95	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS	0.09%	\$83,249	\$91,890	\$72,156	\$148,396	161.49%
96	NEW SOUTH INSURANCE COMPANY	0.09%	\$82,802	\$76,362	\$30,000	\$41,300	54.08%
97	GUIDEONE AMERICA INSURANCE COMPANY	0.09%	\$81,911	\$79,235	\$96,000	\$68,524	86.48%
98	MIC GENERAL INSURANCE CORPORATION	0.09%	\$81,579	\$88,918	\$93,683	\$252,838	284.35%
99	AMEX ASSURANCE COMPANY	0.09%	\$81,264	\$80,015	\$63,500	\$62,820	78.51%
100	DEERBROOK INSURANCE COMPANY	0.09%	\$80,554	\$86,236	\$90,280	\$146,513	169.90%
101	HARTFORD INSURANCE CO OF MIDWEST THE	0.08%	\$76,839	\$65,070	\$0	\$7,366	11.32%
102	AMERICAN MODERN HOME INSURANCE CO	0.08%	\$71,843	\$77,733	\$50,000	\$76,053	97.84%
103	TEACHERS INSURANCE COMPANY	0.08%	\$71,287	\$76,101	\$500	\$36,396	47.83%
104	AMERICAN NATIONAL GENERAL INS CO	0.08%	\$71,246	\$79,468	\$50,720	\$92,870	116.86%
105	AMERICAN SERVICE INSURANCE COMPANY	0.08%	\$70,846	\$73,047	\$160,081	\$153,490	210.12%
106	TRAVELERS PROPERTY CASUALTY INS CO	0.08%	\$70,216	\$71,773	\$0	-\$1,000	-1.39%
107	GRINNELL SELECT INSURANCE COMPANY	0.07%	\$65,719	\$68,949	\$0	\$59,305	86.01%
108	AUTOMOBILE INS CO OF HARTFORD CT	0.07%	\$64,423	\$67,374	\$0	\$100,000	148.43%
109	AMICA MUTUAL INSURANCE COMPANY	0.06%	\$58,360	\$61,989	\$16,000	\$992	1.60%
110	SECURA INSURANCE A MUTUAL COMPANY	0.06%	\$55,951	\$64,289	\$1,093	\$129,064	200.76%
111	METROPOLITAN GENERAL INS CO	0.06%	\$55,147	\$62,529	\$5,139	-\$8,161	-13.05%
112	LEADER INSURANCE COMPANY	0.06%	\$51,485	\$31,500	\$0	\$43,712	138.77%
113	SECURITY NATIONAL INSURANCE COMPANY	0.05%	\$50,608	\$55,958	\$71,931	\$22,476	40.17%
114	HARTFORD ACCIDENT & INDEMNITY CO	0.05%	\$49,499	\$49,615	\$11,857	\$1,450	2.92%
115	HORACE MANN PROPERTY & CASUALTY INSURANCE CO	0.05%	\$47,411	\$43,076	\$0	\$1,861	4.32%
116	WINDSOR INSURANCE COMPANY	0.05%	\$46,987	\$56,494	-\$137	\$6,349	11.24%
117	UNITED FIRE AND CASUALTY COMPANY	0.05%	\$43,905	\$48,450	\$0	\$14,500	29.93%
118	AMERICAN FIRE & CASUALTY COMPANY	0.05%	\$43,142	\$45,544	\$4,352	\$8,461	19.58%
119	INTEGON INDEMNITY CORP	0.05%	\$41,923	\$45,583	\$7,250	\$1,404	3.08%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

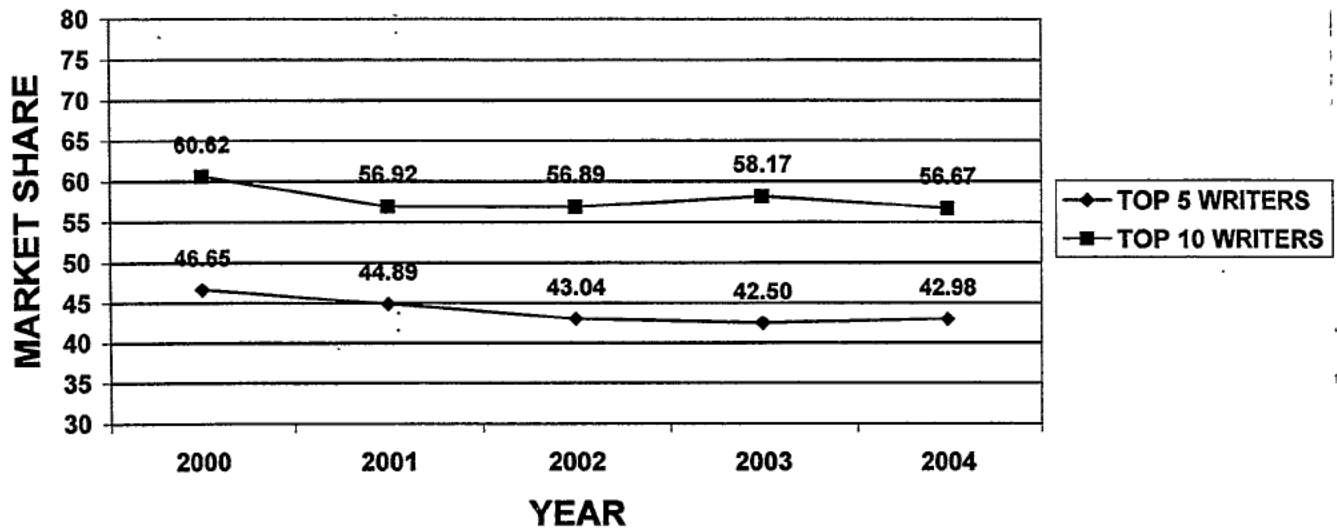
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	AIG PREMIER INSURANCE COMPANY	0.05%	\$41,828	\$60,919	\$78,391	\$16,195	26.58%
121	MARKEL AMERICAN INSURANCE COMPANY	0.05%	\$41,625	\$37,231	\$25,185	\$61,774	165.92%
122	KEMPER INDEPENDENCE INSURANCE COMPANY	0.04%	\$40,840	\$40,436	\$0	\$0	0.00%
123	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$39,479	\$40,650	\$0	\$628	1.54%
124	NATIONWIDE PROPERTY & CASUALTY INS CO	0.04%	\$35,435	\$37,220	\$63,058	\$28,262	75.93%
125	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.04%	\$34,986	\$40,535	\$750	-\$22,430	-55.33%
126	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.04%	\$34,372	\$32,642	\$69,510	\$44,497	136.32%
127	ATLANTIC MUTUAL INSURANCE COMPANY	0.03%	\$30,244	\$151,859	\$35,718	\$41,935	27.61%
128	NORTHBROOK INDEMNITY CO	0.03%	\$29,858	\$36,627	\$9,064	\$16,583	45.28%
129	LIBERTY INSURANCE CORPORATION	0.03%	\$28,441	\$27,936	\$318,755	-\$87,484	-313.16%
130	VICTORIA FIRE & CASUALTY COMPANY	0.03%	\$28,105	\$31,293	\$29,048	\$37,278	119.13%
131	INTEGON GENERAL INSURANCE CORPORATION	0.03%	\$28,015	\$31,461	\$124,800	\$33,949	107.91%
132	BRISTOL WEST INSURANCE COMPANY	0.03%	\$27,875	\$27,147	\$500	\$18,401	67.78%
133	TRAVELERS INDEMNITY CO OF AMERICA	0.03%	\$26,967	\$29,664	\$0	\$4,610	15.54%
134	AMERICAN LIVE STOCK INSURANCE CO	0.03%	\$26,765	\$72,425	\$99,834	\$83,894	115.84%
135	COUNTRY CASUALTY INS CO	0.03%	\$25,978	\$26,029	-\$422	\$111,957	430.12%
136	STANDARD FIRE INSURANCE COMPANY	0.03%	\$24,352	\$26,066	\$0	\$0	0.00%
137	FEDERATED MUTUAL INSURANCE COMPANY	0.02%	\$22,739	\$23,828	\$1,000	\$2,900	12.17%
138	INTEGON NATIONAL INSURANCE COMPANY	0.02%	\$20,062	\$24,802	\$27,500	\$0	0.00%
139	METROPOLITAN CASUALTY INS CO	0.02%	\$19,528	\$20,206	\$0	-\$36,590	-181.08%
140	AIG CENTENNIAL INSURANCE COMPANY	0.02%	\$18,990	\$27,516	\$14,490	\$10,081	36.64%
141	ACUITY A MUTUAL INSURANCE COMPANY	0.02%	\$17,245	\$4,275	\$0	\$0	0.00%
142	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$16,360	\$15,592	\$25,000	\$4,455	28.57%
143	EMCASCO INSURANCE COMPANY	0.02%	\$16,182	\$18,273	\$7,726	\$5,658	30.96%
144	LINCOLN GENERAL INSURANCE CO	0.02%	\$15,398	\$17,703	\$19,817	-\$897	-5.07%
145	CONSUMERS INSURANCE USA INC	0.02%	\$14,043	\$11,151	\$36	\$57	0.51%
146	MERASTAR INSURANCE COMPANY	0.01%	\$12,981	\$13,691	\$0	\$0	0.00%
147	OHIO CASUALTY INSURANCE COMPANY	0.01%	\$12,401	\$13,764	-\$577	-\$614	-4.46%
148	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$10,050	\$7,801	\$0	\$0	0.00%
149	AMERICAN BANKERS INS CO OF FLORIDA	0.01%	\$9,935	\$9,465	\$0	\$317	3.35%
150	HERITAGE CASUALTY INSURANCE COMPANY	0.01%	\$9,680	\$47,741	\$0	\$3,591	7.52%
151	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$9,237	\$9,079	\$0	\$0	0.00%
152	HORACE MANN INSURANCE COMPANY	0.01%	\$9,093	\$10,377	\$25,000	\$66,398	639.86%
153	TRUMBULL INSURANCE COMPANY	0.01%	\$8,768	\$9,836	\$0	\$0	0.00%
154	MIDDLESEX INSURANCE COMPANY	0.01%	\$8,356	\$5,250	\$0	\$0	0.00%
155	GMAC INSURANCE COMPANY ONLINE INC	0.01%	\$8,286	\$13,219	\$0	\$0	0.00%
156	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.01%	\$7,517	\$7,087	\$0	\$0	0.00%
157	RESPONSE WORLDWIDE INSURANCE COMPANY	0.01%	\$7,477	\$7,653	\$65,000	\$68,034	888.98%
158	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$7,167	\$7,834	\$4,277	\$1,912	24.41%
159	HARTFORD CASUALTY INS CO	0.01%	\$6,220	\$7,270	\$0	\$0	0.00%
160	MASSACHUSETTS BAY INS CO	0.00%	\$4,228	\$4,094	\$0	\$0	0.00%
161	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$3,792	\$3,787	\$0	\$0	0.00%
162	HANOVER INSURANCE COMPANY THE	0.00%	\$3,737	\$3,586	\$45,000	\$0	0.00%
163	FINANCIAL INDEMNITY COMPANY	0.00%	\$3,634	\$933	\$0	\$0	0.00%
164	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$2,691	\$2,695	\$0	\$0	0.00%
165	WARNER INSURANCE COMPANY	0.00%	\$2,367	\$2,624	\$0	\$0	0.00%
166	AMERICAN UNION INSURANCE COMPANY	0.00%	\$1,681	\$3,929	\$0	\$0	0.00%
167	CENTENNIAL INSURANCE COMPANY	0.00%	\$1,548	\$564	\$0	\$0	0.00%
168	REGENT INSURANCE COMPANY	0.00%	\$1,495	\$3,662	\$2,800	\$3,166	86.46%
169	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$1,456	\$5,077	\$0	\$0	0.00%
170	ATLANTA CASUALTY COMPANY	0.00%	\$1,402	\$2,666	\$2,525	-\$2,760	-103.53%
171	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$1,126	\$2,136	-\$3,559	-\$6,849	-320.65%
172	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$952	\$4,680	\$0	\$0	0.00%
173	RESPONSE INSURANCE COMPANY	0.00%	\$934	\$783	\$0	\$351	44.83%
174	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$709	\$1,132	\$0	-\$411	-36.31%
175	FARM AND CITY INSURANCE COMPANY	0.00%	\$547	\$1,625	\$42,500	\$20,072	1235.20%
176	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$529	\$445	\$0	\$0	0.00%
177	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$525	\$527	\$0	\$83	15.75%
178	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$451	\$1,075	\$0	\$6,728	625.86%

**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

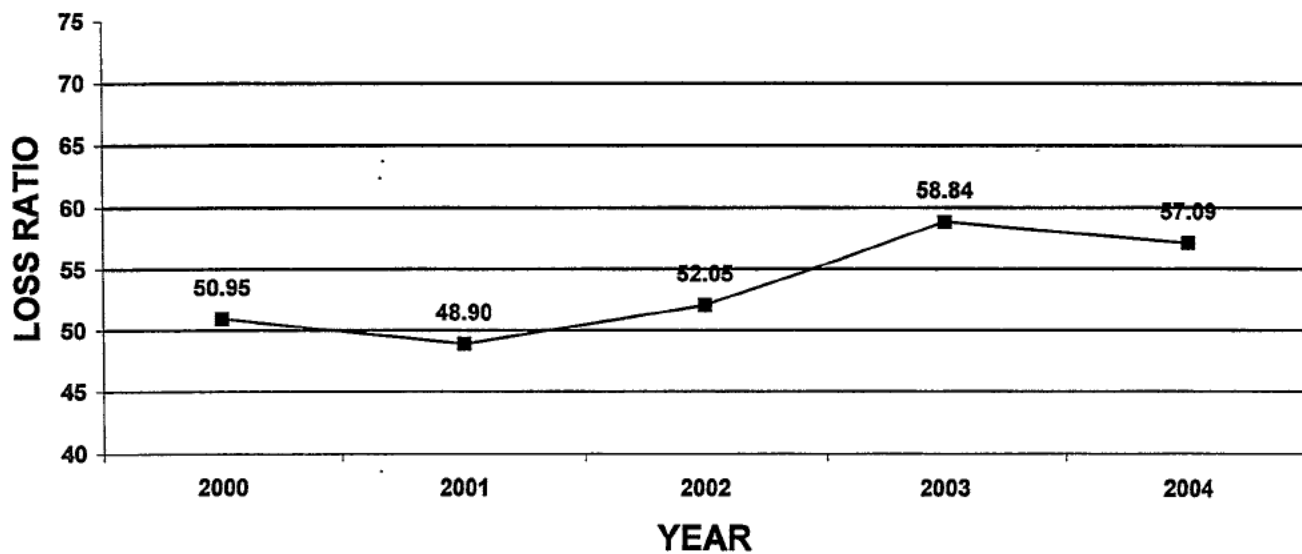
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$377	\$620	\$0	\$0	0.00%
180	INFINITY INSURANCE COMPANY	0.00%	\$244	\$379	\$7,275	\$1,116	294.46%
181	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$226	\$20	\$0	\$0	0.00%
182	TWIN CITY FIRE INS CO	0.00%	\$182	\$203	\$0	\$0	0.00%
183	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$140	\$1,471	\$0	-\$888	-60.37%
184	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$85	\$2,393	\$0	\$22,062	921.94%
185	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$30	\$62	\$0	\$0	0.00%
186	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$27	\$384	\$0	-\$1,790	-466.15%
187	CLARENDON NATIONAL INS CO	0.00%	\$12	\$17	\$3	-\$1	-5.88%
188	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$133	N/A
189	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$419	\$0	\$0	0.00%
190	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	-\$1,418	N/A
191	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$76	N/A
192	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$1,000	-\$38,500	N/A
193	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$4,487	N/A
194	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	\$1,474	N/A
195	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$0	\$1	N/A
196	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$42	N/A
197	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$448	\$0	-\$1,353	-302.01%
198	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$1	\$0	\$68,639	6863900.00%
199	GULF INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,111	-\$816	N/A
200	MERIDIAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$31	-\$119	-\$12,612	-40683.87%
201	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$21	N/A
202	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$64	N/A
203	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$6	N/A
204	NAU COUNTRY INSURANCE COMPANY	0.00%	\$0	\$0	\$124,450	-\$5,561	N/A
205	NORTHLAND INSURANCE COMPANY	0.00%	\$0	\$0	-\$500	-\$534	N/A
206	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,941	N/A
207	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$190,000	\$133,793	N/A
208	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14,859	N/A
209	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
210	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERI	0.00%	\$0	\$0	\$258	\$225	N/A
211	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$50,000	\$35,000	N/A
212	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	\$377	N/A
213	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$24	\$9,000	-\$1,000	-4166.67%
214	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$2	-\$2	\$0	\$30,000	-1500000.00%
215	ARGONAUT INSURANCE COMPANY	0.00%	-\$3	\$51	\$0	\$0	0.00%
216	OHIO SECURITY INSURANCE COMPANY	0.00%	-\$3	\$43	\$0	\$1	2.33%
217	ROYAL INDEMNITY COMPANY	0.00%	-\$15	\$669	\$0	\$0	0.00%
218	CINCINNATI INDEMNITY COMPANY INC	0.00%	-\$16	\$323	\$0	\$0	0.00%
219	FIREMANS FUND INS CO OF MISSOURI	0.00%	-\$25	-\$25	\$44,315	-\$62,556	250224.00%
220	GENERAL CASUALTY CO OF ILLINOIS	0.00%	-\$34	-\$34	-\$337	-\$2,278	6700.00%
221	GREAT AMERICAN CONTEMPORARY INSURANCE COMPA	0.00%	-\$59	\$683	\$0	-\$875	-128.11%
222	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	-\$122	\$1,979	\$0	-\$4,067	-205.51%
223	OMAHA PROPERTY AND CASUALTY INS CO	0.00%	-\$198	\$10,332	\$127,372	\$64,275	622.10%
224	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	-\$456	\$4,176	\$30,066	-\$35,772	-856.61%
TOTAL		100.00%	\$92,384,978	\$94,194,036	\$52,820,842	\$53,774,503	57.09%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE  
(Uninsured Motorist)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	39.35%	\$15,850,398	\$15,381,023	\$13,457,083	\$13,598,225	88.41%
2	STATE FARM MUTUAL AUTOMOBILE INS CO	18.64%	\$7,506,822	\$7,390,223	\$4,197,358	\$4,435,795	60.02%
3	AMERICAN STANDARD INS CO OF WISCONSIN	12.21%	\$4,917,883	\$4,911,290	\$2,815,893	\$2,819,217	57.40%
4	SHELTER MUTUAL INSURANCE CO	4.88%	\$1,967,254	\$1,910,279	\$1,071,983	\$1,113,842	58.31%
5	AUTOMOBILE CLUB INTER-INS EXCHANGE	3.00%	\$1,206,720	\$1,178,761	\$678,500	\$705,500	59.85%
6	ALLSTATE PROPERTY & CASUALTY INS CO	2.92%	\$1,175,568	\$1,083,107	\$210,000	\$944,341	87.19%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.62%	\$653,109	\$657,743	\$877,000	\$711,011	108.10%
8	LIBERTY MUTUAL FIRE INSURANCE CO	1.17%	\$469,763	\$394,204	\$159,350	\$155,417	39.43%
9	PROGRESSIVE NORTHWESTERN INS CO	1.16%	\$467,636	\$492,131	\$522,500	\$464,854	94.46%
10	MIDWESTERN INDEMNITY COMPANY THE	1.12%	\$451,964	\$445,305	\$617,800	\$1,029,105	231.10%
11	STATE FARM FIRE AND CASUALTY COMPANY	0.96%	\$385,481	\$391,474	\$227,000	\$330,614	84.45%
12	ALLSTATE INSURANCE COMPANY	0.73%	\$294,985	\$303,254	\$230,000	-\$199,466	-65.78%
13	CORNERSTONE NATIONAL INSURANCE COMPANY	0.66%	\$266,198	\$269,745	\$73,915	\$121,479	45.03%
14	GLENS FALLS INSURANCE COMPANY THE	0.62%	\$251,412	\$228,095	\$85,000	-\$126,887	-55.63%
15	GEICO GENERAL INS CO	0.56%	\$227,261	\$216,928	\$397,250	\$547,802	252.53%
16	HARTFORD UNDERWRITERS INSURANCE CO	0.41%	\$166,075	\$174,743	\$341,108	\$773,806	442.83%
17	TRAVELERS PERSONAL INSURANCE COMPANY	0.40%	\$160,645	\$147,921	\$0	\$362,000	244.73%
18	PROGRESSIVE MAX INSURANCE COMPANY	0.36%	\$146,604	\$120,250	\$0	\$61,973	51.54%
19	FOREMOST INSURANCE CO	0.35%	\$142,606	\$113,574	\$0	\$0	0.00%
20	GOVERNMENT EMPLOYEES INSURANCE CO	0.34%	\$138,139	\$133,241	\$71,000	\$153,179	114.96%
21	COUNTRY PREFERRED INSURANCE COMPANY	0.33%	\$134,537	\$125,195	\$0	\$5,048	4.03%
22	COUNTRY MUTUAL INSURANCE COMPANY	0.33%	\$133,014	\$127,786	\$99,000	\$141,987	111.11%
23	COLUMBIA MUTUAL INSURANCE CO	0.32%	\$127,036	\$127,370	\$50,000	\$171,267	134.46%
24	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.31%	\$126,320	\$139,555	\$14,000	\$50,332	36.07%
25	CONSUMERS INSURANCE USA INC	0.28%	\$111,868	\$87,694	\$9,371	\$31,856	36.33%
26	PROPERTY & CASUALTY INS CO OF HARTFORD	0.27%	\$109,547	\$94,922	\$39,520	\$370,442	390.26%
27	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.26%	\$102,799	\$60,578	\$25,000	\$46,511	76.78%
28	GENERAL CASUALTY CO OF WISCONSIN	0.26%	\$101,221	\$162,408	\$492,500	\$158,132	97.37%
29	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.24%	\$97,834	\$101,039	\$58,278	\$99,029	98.01%
30	PROGRESSIVE HALCYON INSURANCE COMPANY	0.24%	\$96,183	\$105,516	\$135,000	\$248,376	235.39%
31	AUTO CLUB FAMILY INSURANCE COMPANY	0.23%	\$92,374	\$92,062	\$16,350	\$30,850	33.51%
32	TRUMBULL INSURANCE COMPANY	0.22%	\$88,964	\$94,408	\$16,227	\$40,616	43.02%
33	METROPOLITAN GROUP PROP & CAS INS CO	0.21%	\$85,221	\$81,321	\$0	\$8,178	10.06%
34	MILLERS CLASSIFIED INSURANCE COMPANY	0.21%	\$83,568	\$84,082	\$0	\$45,000	53.52%
35	HARTFORD INSURANCE CO OF MIDWEST THE	0.21%	\$83,322	\$67,160	\$0	\$0	0.00%
36	METROPOLITAN PROPERTY & CASUALTY INS CO	0.20%	\$82,470	\$80,938	\$0	\$9,364	11.57%
37	AMEX ASSURANCE COMPANY	0.20%	\$79,447	\$78,143	\$0	\$21,379	27.36%
38	GRINNELL MUTUAL REINSURANCE COMPANY	0.20%	\$78,550	\$83,443	\$108,000	\$242,809	290.99%
39	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.18%	\$74,339	\$100,117	\$211,500	\$211,500	211.25%
40	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.16%	\$64,581	\$64,256	\$0	\$95,000	147.85%
41	HARTFORD FIRE INSURANCE COMPANY	0.16%	\$63,362	\$71,547	\$70,175	\$462,087	645.85%
42	AMICA MUTUAL INSURANCE COMPANY	0.15%	\$62,218	\$65,864	\$0	\$29,333	44.54%
43	ENCOMPASS INDEMNITY COMPANY	0.15%	\$60,442	\$13,413	\$0	\$2,350	17.52%
44	NATIONWIDE MUTUAL INSURANCE COMPANY	0.14%	\$56,672	\$57,219	\$15,000	-\$13,921	-24.33%
45	TRAVCO INSURANCE COMPANY	0.14%	\$56,481	\$58,909	\$0	-\$17,500	-29.71%
46	MILLERS FIRST INSURANCE COMPANY	0.14%	\$55,373	\$54,868	\$50,000	\$50,000	91.13%
47	GEICO INDEMNITY COMPANY	0.14%	\$55,372	\$49,946	\$0	\$46,275	92.65%
48	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.13%	\$53,094	-\$22,571	\$0	\$0	0.00%
49	ALLSTATE INDEMNITY COMPANY	0.13%	\$52,341	\$51,021	\$0	-\$27,294	-53.50%
50	PROGRESSIVE SPECIALTY INS CO	0.12%	\$50,077	\$55,770	\$0	\$30,124	54.01%
51	GUIDEONE ELITE INSURANCE COMPANY	0.12%	\$48,941	\$49,667	\$0	\$66,474	133.84%
52	ATLANTIC MUTUAL INSURANCE COMPANY	0.11%	\$45,365	\$227,789	\$53,577	\$62,903	27.61%
53	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS C	0.11%	\$43,176	\$47,467	\$0	\$3,850	8.11%
54	PHOENIX INSURANCE COMPANY THE	0.09%	\$37,067	\$39,662	\$100,000	-\$15,273	-38.51%
55	NATIONAL GENERAL INS CO	0.08%	\$33,951	\$26,598	\$0	\$0	0.00%
56	GUIDEONE AMERICA INSURANCE COMPANY	0.08%	\$33,518	\$32,525	\$0	\$126,339	388.44%
57	HAULERS INSURANCE COMPANY INC	0.08%	\$33,173	\$32,251	\$0	\$0	0.00%
58	PROGRESSIVE CASUALTY INSURANCE CO	0.08%	\$32,247	\$34,708	\$25,000	\$25,163	72.50%
59	OMNI INSURANCE COMPANY	0.08%	\$32,185	\$43,635	\$0	\$0	0.00%
60	AUTOMOBILE INS CO OF HARTFORD CT	0.08%	\$31,534	\$33,341	\$0	\$0	0.00%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	HORACE MANN PROPERTY & CASUALTY INSURANCE COM	0.08%	\$31,518	\$27,511	\$0	\$2,500	9.09%
62	PHARMACISTS MUTUAL INSURANCE COMPANY	0.08%	\$31,031	\$29,873	\$0	\$1,358	4.55%
63	SHELTER GENERAL INS CO	0.07%	\$29,643	\$29,960	\$8,000	\$5,807	19.38%
64	GUIDEONE MUTUAL INSURANCE COMPANY	0.07%	\$29,427	\$30,103	\$467,203	-\$16,129	-53.58%
65	GRINNELL SELECT INSURANCE COMPANY	0.07%	\$27,194	\$28,388	\$0	\$26,659	93.91%
66	TRAVELERS PROPERTY CASUALTY INS CO	0.07%	\$26,314	\$27,723	\$80,000	\$40,000	144.28%
67	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.06%	\$25,657	\$30,178	\$100,000	-\$4,275	-14.17%
68	TEACHERS INSURANCE COMPANY	0.05%	\$20,220	\$20,251	\$25,000	\$7,148	35.30%
69	EMCASCO INSURANCE COMPANY	0.05%	\$19,278	\$21,703	\$0	\$0	0.00%
70	KEMPER INDEPENDENCE INSURANCE COMPANY	0.04%	\$17,959	\$0	\$0	\$0	N/A
71	LIBERTY INSURANCE CORPORATION	0.04%	\$17,414	\$14,285	\$50,000	\$22,929	160.51%
72	ACUITY A MUTUAL INSURANCE COMPANY	0.04%	\$16,516	\$3,928	\$0	\$0	0.00%
73	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$14,937	\$15,190	\$0	-\$562	-3.70%
74	METROPOLITAN CASUALTY INS CO	0.03%	\$13,936	\$14,252	\$0	\$1,398	9.81%
75	ECONOMY PREMIER ASSURANCE COMPANY	0.03%	\$13,762	\$14,191	\$0	\$4,592	32.36%
76	UNITED FIRE AND CASUALTY COMPANY	0.03%	\$13,192	\$14,347	\$0	\$54,000	376.39%
77	MIC GENERAL INSURANCE CORPORATION	0.03%	\$12,935	\$13,840	\$0	\$114,855	829.88%
78	NATIONWIDE PROPERTY & CASUALTY INS CO	0.03%	\$12,194	\$12,749	\$856	-\$8,813	-69.13%
79	ARMED FORCES INSURANCE EXCHANGE	0.03%	\$11,441	\$11,246	\$0	\$0	0.00%
80	GEICO CASUALTY COMPANY	0.03%	\$10,857	\$10,022	\$0	\$96	0.96%
81	COUNTRY CASUALTY INS CO	0.02%	\$9,718	\$9,243	\$0	\$1,407	15.22%
82	FIRST LIBERTY INSURANCE CORP THE	0.02%	\$9,210	\$6,694	\$0	\$0	0.00%
83	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$8,843	\$9,856	\$0	\$0	0.00%
84	STANDARD FIRE INSURANCE COMPANY	0.02%	\$8,451	\$8,861	\$0	\$0	0.00%
85	AMERICAN BANKERS INS CO OF FLORIDA	0.02%	\$8,384	\$7,994	\$0	\$285	3.57%
86	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$8,075	\$6,228	\$0	\$0	0.00%
87	LINCOLN GENERAL INSURANCE CO	0.02%	\$7,699	\$8,851	\$9,909	-\$449	-5.07%
88	STATE AUTO NATIONAL INSURANCE COMPANY	0.02%	\$7,107	\$8,313	\$25,000	\$25,000	300.73%
89	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$7,101	\$6,956	\$0	\$0	0.00%
90	DEERBROOK INSURANCE COMPANY	0.02%	\$6,841	\$7,143	\$0	-\$46,884	-666.36%
91	NEW SOUTH INSURANCE COMPANY	0.02%	\$6,532	\$5,799	\$0	\$0	0.00%
92	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$5,243	\$1,410	\$0	\$0	0.00%
93	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.01%	\$5,173	\$15,705	\$108,920	\$108,288	689.51%
94	CHARTER INDEMNITY COMPANY	0.01%	\$4,668	\$5,518	\$20,000	\$20,143	365.04%
95	METROPOLITAN GENERAL INS CO	0.01%	\$4,301	\$4,768	\$0	\$138	2.89%
96	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$3,892	\$3,990	\$0	\$0	0.00%
97	HORACE MANN INSURANCE COMPANY	0.01%	\$3,417	\$3,461	\$0	\$2,418	69.86%
98	INTEGON INDEMNITY CORP	0.01%	\$2,660	\$2,834	\$0	\$0	0.00%
99	MERASTAR INSURANCE COMPANY	0.01%	\$2,571	\$2,715	\$0	\$0	0.00%
100	CENTENNIAL INSURANCE COMPANY	0.01%	\$2,322	\$846	\$0	\$0	0.00%
101	INTEGON GENERAL INSURANCE CORPORATION	0.01%	\$2,245	\$2,643	\$0	\$0	0.00%
102	GMAC INSURANCE COMPANY ONLINE INC	0.01%	\$2,223	\$3,282	\$0	\$0	0.00%
103	TICO INSURANCE COMPANY	0.01%	\$2,212	\$1,988	\$57,200	\$21,108	1061.77%
104	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.01%	\$2,184	\$2,769	\$0	-\$232	-8.38%
105	FIREMANS FUND INSURANCE COMPANY	0.00%	\$1,962	\$1,700	\$0	\$129	7.59%
106	AMERICAN UNION INSURANCE COMPANY	0.00%	\$1,868	\$4,365	\$57,384	\$57,384	1314.64%
107	NORTHBROOK INDEMNITY CO	0.00%	\$1,579	\$1,758	\$0	-\$100,109	-5694.48%
108	HARTFORD CASUALTY INS CO	0.00%	\$1,520	\$1,894	\$0	-\$40,458	-2136.11%
109	WARNER INSURANCE COMPANY	0.00%	\$1,163	\$1,335	\$0	\$0	0.00%
110	MASSACHUSETTS BAY INS CO	0.00%	\$996	\$965	\$0	\$0	0.00%
111	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$987	\$923	\$0	\$0	0.00%
112	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$854	\$0	\$0	\$0	N/A
113	NATIONAL GENERAL ASSURANCE COMPANY	0.00%	\$851	\$549	\$0	\$0	0.00%
114	RESPONSE INSURANCE COMPANY	0.00%	\$842	\$702	\$0	-\$201	-28.63%
115	REGENT INSURANCE COMPANY	0.00%	\$691	\$1,982	\$0	\$217	10.95%
116	HANOVER INSURANCE COMPANY THE	0.00%	\$591	\$568	\$0	\$0	0.00%
117	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$551	\$870	\$0	\$39,589	4550.46%
118	RESPONSE WORLDWIDE INSURANCE COMPANY	0.00%	\$512	\$510	\$0	-\$28,458	-5580.00%
119	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$426	\$0	\$0	\$0	N/A

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	18.13%	\$16,753,522	\$16,983,993	\$10,248,019	\$10,036,570	59.09%
2	FARMERS INSURANCE COMPANY INC	9.11%	\$8,420,054	\$8,128,443	\$6,805,689	\$5,861,834	72.12%
3	SHELTER MUTUAL INSURANCE CO	6.90%	\$6,379,096	\$6,453,479	\$3,199,430	\$3,324,361	51.51%
4	PROGRESSIVE NORTHWESTERN INS CO	4.59%	\$4,243,967	\$4,605,713	\$1,806,872	\$2,143,201	46.53%
5	AUTOMOBILE CLUB INTER-INS EXCHANGE	4.23%	\$3,910,038	\$3,886,466	\$1,883,934	\$1,498,200	38.55%
6	ALLSTATE PROPERTY & CASUALTY INS CO	3.55%	\$3,280,639	\$3,081,406	\$1,679,418	\$2,172,796	70.51%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.86%	\$2,641,147	\$2,675,717	\$1,654,355	\$1,354,161	50.61%
8	ALLSTATE INSURANCE COMPANY	2.77%	\$2,555,150	\$2,625,869	\$2,210,199	\$1,759,011	66.99%
9	MID CENTURY INSURANCE COMPANY	2.59%	\$2,396,689	\$2,409,288	\$1,360,288	\$1,194,493	49.58%
10	GEICO GENERAL INS CO	1.92%	\$1,771,870	\$1,705,946	\$720,213	\$456,256	26.75%
11	PROGRESSIVE PREFERRED INSURANCE COMPANY	1.67%	\$1,540,822	\$965,515	\$79,696	\$714,602	74.01%
12	AMCO INSURANCE COMPANY	1.61%	\$1,487,676	\$1,411,737	\$154,993	\$1,098,587	77.82%
13	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.48%	\$1,371,619	\$1,351,339	\$1,477,704	-\$248,638	-18.40%
14	PROGRESSIVE MAX INSURANCE COMPANY	1.34%	\$1,239,016	\$1,048,234	\$99,182	\$602,213	57.45%
15	STATE FARM FIRE AND CASUALTY COMPANY	1.33%	\$1,227,776	\$1,286,316	\$1,508,171	\$1,123,848	87.37%
16	AMERICAN NATIONAL PROPERTY & CASUALTY C	1.27%	\$1,170,982	\$1,158,321	\$178,289	\$1,038,766	89.68%
17	DAIRYLAND INSURANCE COMPANY	1.16%	\$1,069,738	\$1,106,821	\$710,136	\$760,695	68.73%
18	GOVERNMENT EMPLOYEES INSURANCE CO	1.08%	\$1,000,656	\$972,584	\$448,061	\$298,512	30.69%
19	CAMERON MUTUAL INSURANCE COMPANY	1.07%	\$989,500	\$998,188	\$437,286	\$480,525	48.14%
20	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.05%	\$971,781	\$1,081,421	\$745,009	\$806,521	74.58%
21	ALLIED PROPERTY & CASUALTY INS CO	1.00%	\$928,180	\$885,348	\$261,457	\$152,337	17.21%
22	YOUNG AMERICA INSURANCE COMPANY	0.98%	\$901,966	\$926,990	\$184,568	\$202,674	21.86%
23	DEPOSITORS INSURANCE COMPANY	0.95%	\$873,666	\$856,748	\$254,686	\$733,823	85.65%
24	GEICO INDEMNITY COMPANY	0.94%	\$867,026	\$784,179	\$534,795	\$738,395	94.16%
25	USAA CASUALTY INSURANCE COMPANY	0.89%	\$822,633	\$804,386	\$581,395	-\$223,886	-27.83%
26	CORNERSTONE NATIONAL INSURANCE COMPANY	0.86%	\$799,043	\$812,282	\$317,836	\$434,012	53.43%
27	PROGRESSIVE HALCYON INSURANCE COMPANY	0.82%	\$758,602	\$844,495	\$401,380	\$983,207	116.43%
28	HARTFORD UNDERWRITERS INSURANCE CO	0.81%	\$745,467	\$786,424	\$359,852	\$721,288	91.72%
29	ALLSTATE INDEMNITY COMPANY	0.79%	\$733,376	\$593,133	\$637,292	\$669,289	112.84%
30	CINCINNATI INS CO THE	0.79%	\$732,082	\$731,544	\$388,828	\$186,358	25.47%
31	LIBERTY MUTUAL FIRE INSURANCE CO	0.79%	\$726,771	\$679,551	\$577,967	\$912,158	134.23%
32	AUTO CLUB FAMILY INSURANCE COMPANY	0.74%	\$681,653	\$690,372	\$162,817	\$468,167	67.81%
33	AFFIRMATIVE INSURANCE COMPANY	0.72%	\$665,011	\$631,845	\$174,680	\$328,019	51.91%
34	MIDWESTERN INDEMNITY COMPANY THE	0.69%	\$635,711	\$622,410	\$238,170	\$396,733	63.74%
35	AUTO OWNERS INSURANCE COMPANY	0.61%	\$568,166	\$559,510	\$144,516	\$128,927	23.04%
36	TRADERS INSURANCE COMPANY	0.59%	\$546,919	\$565,753	\$195,442	\$219,170	38.74%
37	STATE AUTO PROPERTY & CASUALTY INS CO	0.57%	\$530,887	\$2,293,811	\$54,250	\$112,578	4.91%
38	COLUMBIA MUTUAL INSURANCE CO	0.53%	\$493,310	\$505,408	\$281,850	\$367,063	72.63%
39	VIKING INSURANCE COMPANY OF WISCONSIN	0.51%	\$467,674	\$347,728	-\$3,593	-\$3,583	-1.03%
40	TRAVELERS PERSONAL INSURANCE COMPANY	0.49%	\$453,392	\$408,981	\$134,305	\$97,230	23.77%
41	MENDOTA INSURANCE COMPANY	0.48%	\$440,793	\$429,175	\$76,306	\$368,410	85.84%
42	FIREMANS FUND INSURANCE COMPANY	0.48%	\$440,128	\$482,227	\$45,575	\$766,552	158.96%
43	PROPERTY & CASUALTY INS CO OF HARTFORD	0.47%	\$433,476	\$381,786	\$436,013	\$712,656	186.66%
44	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.42%	\$386,801	\$444,866	\$328,024	\$214,733	48.27%
45	OMNI INSURANCE COMPANY	0.41%	\$378,722	\$470,704	\$414,993	\$430,152	91.38%
46	GEICO CASUALTY COMPANY	0.41%	\$376,414	\$360,158	\$247,812	\$65,423	18.17%
47	CHARTER INDEMNITY COMPANY	0.40%	\$371,521	\$455,023	\$227,416	\$325,097	71.45%
48	SECURA SUPREME INSURANCE COMPANY	0.40%	\$366,884	\$321,278	\$158,904	-\$59,567	-18.54%
49	GATEWAY INSURANCE COMPANY	0.38%	\$351,166	\$327,105	\$248,872	\$34,002	10.39%
50	PROGRESSIVE CASUALTY INSURANCE CO	0.34%	\$310,844	\$341,731	\$176,054	\$207,167	60.62%
51	PROGRESSIVE SPECIALTY INS CO	0.32%	\$299,629	\$334,577	\$143,689	\$258,364	77.22%
52	SHELTER GENERAL INS CO	0.32%	\$296,428	\$306,694	\$236,527	\$171,686	55.98%
53	AMERICAN INTERNATIONAL INS CO	0.29%	\$271,337	\$282,837	\$219,896	\$272,950	96.50%
54	OWNERS INSURANCE COMPANY	0.29%	\$266,756	\$237,357	\$475,110	\$217,174	91.50%
55	NATIONAL GENERAL INS CO	0.28%	\$261,301	\$239,866	\$45,422	\$148,255	61.81%
56	METROPOLITAN GROUP PROP & CAS INS CO	0.28%	\$259,571	\$255,019	\$358,162	-\$4,365	-1.71%
57	ECONOMY PREMIER ASSURANCE COMPANY	0.26%	\$239,133	\$253,278	\$1,861	\$62,105	24.52%
58	GRINNELL MUTUAL REINSURANCE COMPANY	0.25%	\$228,394	\$240,073	\$105,980	\$145,885	60.77%
59	MILLERS CLASSIFIED INSURANCE COMPANY	0.23%	\$215,711	\$217,889	\$31,357	\$300,857	138.08%
60	HAULERS INSURANCE COMPANY INC	0.23%	\$214,917	\$208,944	\$1,547	\$25,691	12.30%

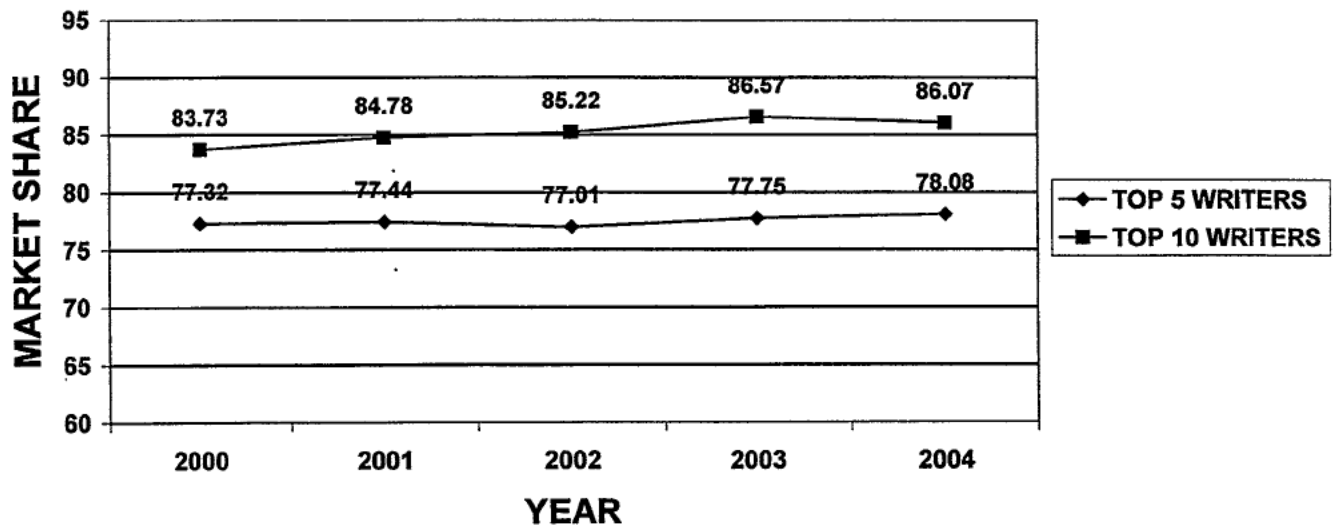
**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$365	\$397	\$398	\$511	128.72%
121	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$291	\$244	\$0	\$0	0.00%
122	BRISTOL WEST INSURANCE COMPANY	0.00%	\$239	\$206	\$0	\$0	0.00%
123	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$193	\$327	\$0	\$0	0.00%
124	LEADER INSURANCE COMPANY	0.00%	\$138	\$88	\$0	\$0	0.00%
125	FARM AND CITY INSURANCE COMPANY	0.00%	\$114	\$393	\$0	\$0	0.00%
126	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$34	\$348	\$0	-\$8	-2.30%
127	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$28	\$439	\$15,000	\$14,184	3230.98%
128	TWIN CITY FIRE INS CO	0.00%	\$24	\$35	\$0	\$0	0.00%
129	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$16	\$16	\$0	\$0	0.00%
130	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$34	N/A
131	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	-\$409	N/A
132	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	\$2,500	N/A
133	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$59,000	-\$14,540	N/A
134	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$230	N/A
135	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$47	\$0	\$0	0.00%
136	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$84	\$0	\$0	0.00%
137	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$1	\$0	-\$30	-3000.00%
138	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$893,500	\$1,006,069	N/A
139	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$9	N/A
140	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	\$0	\$0	\$73,300	\$26,025	N/A
141	VIKING INSURANCE COMPANY OF WISCONSIN	0.00%	\$0	\$0	\$60,387	\$163,306	N/A
142	FIREMANS FUND INS CO OF MISSOURI	0.00%	-\$6	-\$6	\$0	-\$175	2916.67%
143	ROYAL INDEMNITY COMPANY	0.00%	-\$8	\$301	\$0	\$0	0.00%
144	GREAT AMERICAN CONTEMPORARY INSURANCE COMPANY	0.00%	-\$17	\$171	\$0	\$0	0.00%
145	GENERAL CASUALTY CO OF ILLINOIS	0.00%	-\$23	-\$23	\$75,000	-\$1,216	5286.96%
146	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	-\$27	\$291	\$0	-\$665	-228.52%
147	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	-\$38	\$412	\$0	-\$658	-159.71%
TOTAL		100.00%	\$40,279,510	\$39,454,412	\$29,807,295	\$32,366,352	82.03%

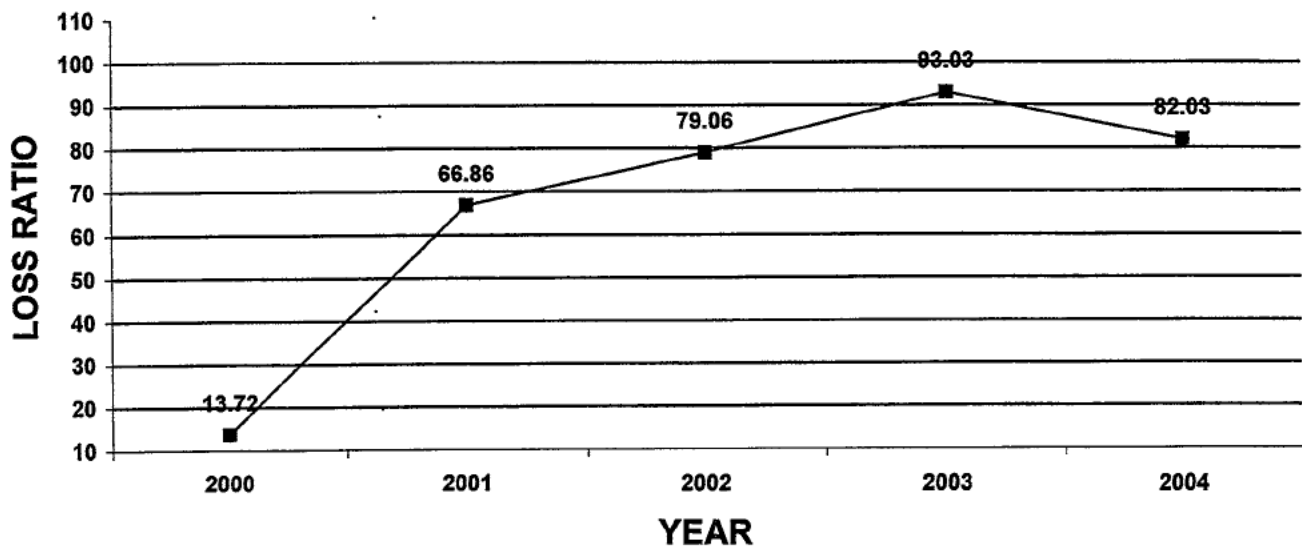


**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Underinsured Motorist)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

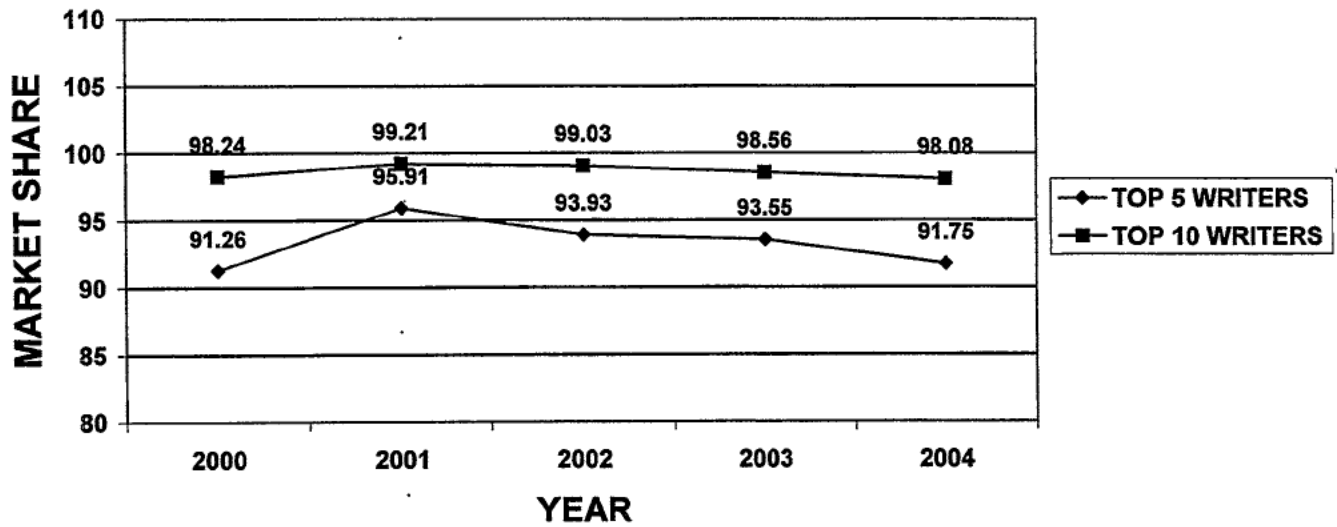


**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Accidental Death & Disability/Dismemberment)**

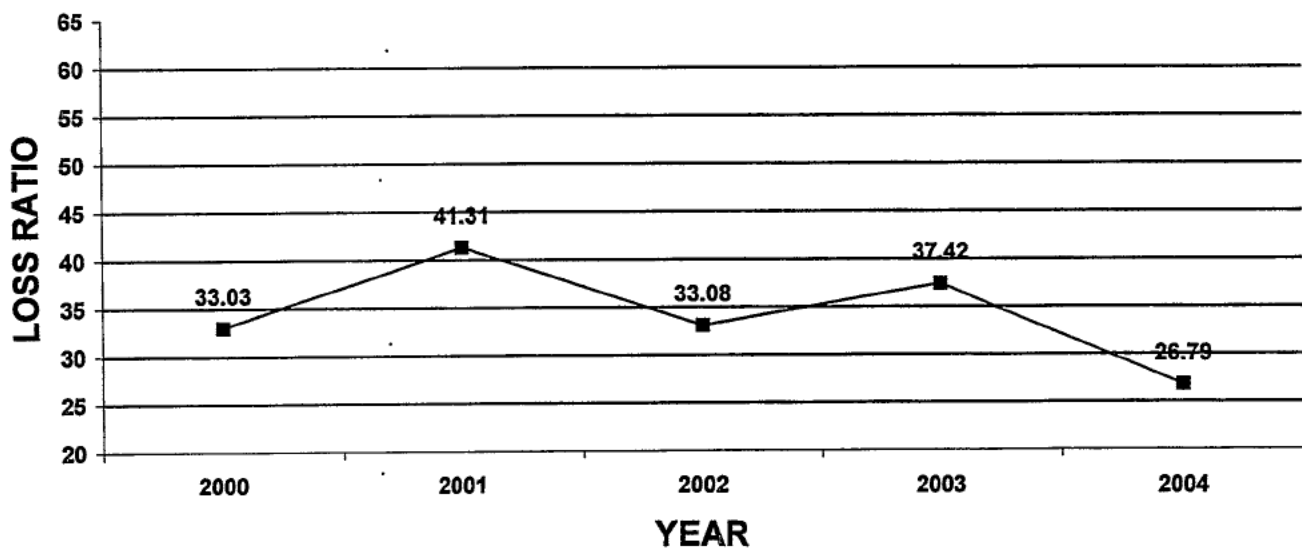
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SHELTER MUTUAL INSURANCE CO	46.64%	\$1,286,490	\$1,279,687	\$247,880	\$257,559	20.13%
2	AMERICAN FAMILY MUTUAL INS CO	19.18%	\$528,968	\$518,378	\$231,750	\$204,944	39.54%
3	STATE FARM MUTUAL AUTOMOBILE INS CO	17.86%	\$492,545	\$495,244	\$160,000	\$145,480	29.38%
4	CORNERSTONE NATIONAL INSURANCE COMPANY	4.08%	\$112,543	\$122,274	\$62,920	\$47,003	38.44%
5	AMERICAN STANDARD INS CO OF WISCONSIN	3.99%	\$110,048	\$108,575	\$75,000	\$52,670	48.51%
6	USAUTO INSURANCE COMPANY INC	2.20%	\$60,736	\$47,264	\$29,886	\$5,247	11.10%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.96%	\$54,102	\$55,466	\$4,000	\$4,259	7.68%
8	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.81%	\$22,241	\$21,627	\$0	\$0	0.00%
9	FARMERS INSURANCE COMPANY INC	0.77%	\$21,195	\$21,055	\$0	\$20,000	94.99%
10	STATE FARM FIRE AND CASUALTY COMPANY	0.60%	\$16,567	\$17,250	\$20,000	\$5,748	33.32%
11	SHELTER GENERAL INS CO	0.48%	\$13,191	\$13,456	\$0	\$0	0.00%
12	SAFECO NATIONAL INSURANCE COMPANY	0.33%	\$9,212	\$8,416	\$0	\$146	1.73%
13	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.20%	\$5,515	\$4,939	\$0	\$0	0.00%
14	DAIRYLAND INSURANCE COMPANY	0.15%	\$4,017	\$4,330	\$500	\$500	11.55%
15	COUNTRY MUTUAL INSURANCE COMPANY	0.14%	\$3,794	\$3,811	\$0	\$0	0.00%
16	COUNTRY PREFERRED INSURANCE COMPANY	0.13%	\$3,506	\$3,424	\$0	\$0	0.00%
17	EMCASCO INSURANCE COMPANY	0.13%	\$3,477	\$4,031	\$0	-\$9,694	-240.49%
18	MID CENTURY INSURANCE COMPANY	0.11%	\$3,159	\$2,987	\$0	\$0	0.00%
19	GUIDEONE ELITE INSURANCE COMPANY	0.06%	\$1,698	\$1,635	\$0	\$0	0.00%
20	GUIDEONE MUTUAL INSURANCE COMPANY	0.05%	\$1,501	\$1,457	\$0	\$0	0.00%
21	SENTRY INSURANCE A MUTUAL COMPANY	0.04%	\$1,122	\$1,122	\$0	\$0	0.00%
22	GUIDEONE AMERICA INSURANCE COMPANY	0.03%	\$751	\$665	\$0	\$0	0.00%
23	GRINNELL SELECT INSURANCE COMPANY	0.02%	\$535	\$424	\$0	\$0	0.00%
24	MILLERS CLASSIFIED INSURANCE COMPANY	0.01%	\$357	\$350	\$0	\$0	0.00%
25	GRINNELL MUTUAL REINSURANCE COMPANY	0.01%	\$287	\$287	\$0	\$0	0.00%
26	COUNTRY CASUALTY INS CO	0.01%	\$243	\$247	\$0	\$0	0.00%
27	LM PROPERTY AND CASUALTY INSURANCE COMP	0.01%	\$196	\$423	\$0	\$0	0.00%
28	AMERICAN NATIONAL GENERAL INS CO	0.01%	\$156	\$259	\$0	\$0	0.00%
29	MILLERS FIRST INSURANCE COMANY	0.00%	\$135	\$130	\$0	\$0	0.00%
30	GENERAL CASUALTY CO OF WISCONSIN	0.00%	\$1	\$22	\$0	\$0	0.00%
31	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$1	N/A
TOTAL		100.00%	\$2,758,288	\$2,739,235	\$831,936	\$733,861	26.79%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Accidental Death & Disability/Dismemberment)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GREAT WEST CASUALTY COMPANY	4.86%	\$12,927,242	\$12,096,943	\$3,162,890	\$5,423,387	44.83%
2	EMPIRE FIRE AND MARINE INSURANCE CO	4.07%	\$10,837,340	\$9,690,461	\$11,554,459	\$10,164,905	104.90%
3	CONTINENTAL WESTERN INSURANCE CO	3.61%	\$9,605,042	\$9,151,417	\$3,518,103	\$5,760,552	62.95%
4	PROGRESSIVE NORTHWESTERN INS CO	3.40%	\$9,055,471	\$8,448,577	\$3,272,644	\$4,723,588	55.91%
5	ZURICH AMERICAN INSURANCE COMPANY	3.30%	\$8,769,840	\$7,672,785	\$3,154,506	\$2,814,482	36.68%
6	CINCINNATI INS CO THE	3.18%	\$8,454,655	\$8,101,239	\$6,316,124	\$2,271,552	28.04%
7	ST PAUL FIRE & MARINE INSURANCE CO	3.13%	\$8,318,849	\$8,344,035	\$1,496,620	\$3,064,879	36.73%
8	NATIONWIDE MUTUAL INSURANCE COMPANY	3.06%	\$8,129,560	\$7,815,254	\$5,016,716	\$5,382,060	68.87%
9	DISCOVER PROPERTY AND CASUALTY INSURANCE	2.79%	\$7,437,544	\$5,783,465	\$321,637	\$2,590,934	44.80%
10	CAROLINA CASUALTY INSURANCE COMPANY	2.14%	\$5,703,102	\$5,047,067	\$1,621,523	\$2,968,634	58.82%
11	LINCOLN GENERAL INSURANCE CO	2.01%	\$5,347,688	\$5,543,034	\$3,053,852	\$1,419,383	25.61%
12	FEDERATED MUTUAL INSURANCE COMPANY	1.97%	\$5,239,603	\$5,627,317	\$1,738,590	\$1,886,543	33.52%
13	LIBERTY MUTUAL FIRE INSURANCE CO	1.96%	\$5,204,155	\$4,923,884	\$9,183,025	\$4,901,974	99.56%
14	STATE FARM MUTUAL AUTOMOBILE INS CO	1.94%	\$5,166,790	\$5,247,524	\$2,469,415	\$3,024,513	57.64%
15	OAK RIVER INSURANCE COMPANY	1.80%	\$4,796,423	\$4,653,207	\$1,210,368	\$2,404,677	51.68%
16	SENTRY SELECT INSURANCE COMPANY	1.70%	\$4,529,435	\$4,346,846	\$5,458,001	\$6,993,396	160.88%
17	TRAVELERS PROPERTY CASUALTY COMPANY OF A	1.63%	\$4,328,877	\$4,677,770	\$1,287,704	\$2,769,479	59.21%
18	ACE AMERICAN INSURANCE COMPANY	1.51%	\$4,030,417	\$3,690,764	\$614,222	\$816,605	22.13%
19	UNIVERSAL UNDERWRITERS INS CO	1.49%	\$3,976,545	\$3,976,544	\$920,073	\$1,680,097	42.25%
20	AMERISURE MUTUAL INSURANCE COMPANY	1.36%	\$3,617,362	\$3,635,171	\$1,441,129	\$1,506,643	41.45%
21	NATIONAL INDEMNITY COMPANY	1.28%	\$3,404,326	\$3,462,446	\$1,264,326	\$82,168	2.37%
22	AUTO OWNERS INSURANCE COMPANY	1.25%	\$3,314,314	\$3,501,047	\$1,115,023	\$1,205,080	34.42%
23	CANAL INSURANCE COMPANY	1.23%	\$3,267,166	\$3,264,966	\$2,593,523	\$2,070,383	63.41%
24	HAWKEYE SECURITY INSURANCE COMPANY	1.21%	\$3,210,198	\$2,587,840	\$320,499	\$1,549,818	59.89%
25	NATIONAL INTERSTATE INSURANCE COMPANY	1.19%	\$3,153,403	\$2,355,007	\$409,416	\$550,065	23.36%
26	CONTINENTAL CASUALTY COMPANY	1.12%	\$2,991,984	\$3,506,015	\$13,766,326	\$12,094,104	344.95%
27	EMPLOYERS MUTUAL CASUALTY COMPANY	1.09%	\$2,912,222	\$2,996,043	\$3,188,893	\$1,865,966	62.28%
28	OCCIDENTAL FIRE & CAS CO OF NC	1.09%	\$2,906,954	\$2,693,264	\$3,833,613	\$2,494,661	92.63%
29	ACCEPTANCE CASUALTY INSURANCE CO	1.08%	\$2,883,479	\$2,949,922	\$1,468,359	\$2,489,651	84.40%
30	AMERICAN FAMILY MUTUAL INS CO	1.08%	\$2,872,971	\$2,555,591	\$1,724,918	\$2,323,293	90.91%
31	UNITED FIRE AND CASUALTY COMPANY	0.96%	\$2,549,810	\$2,638,616	\$1,987,747	\$760,953	28.84%
32	NORTHLAND INSURANCE COMPANY	0.93%	\$2,462,833	\$2,490,916	\$27,047	\$2,998,737	120.39%
33	LANCER INSURANCE COMPANY	0.91%	\$2,420,645	\$2,536,350	\$374,789	\$1,026,629	40.48%
34	BITUMINOUS CASUALTY CORPORATION	0.90%	\$2,401,824	\$2,396,097	\$113,750	\$749,368	31.27%
35	STATE AUTO PROPERTY & CASUALTY INS CO	0.88%	\$2,349,939	\$2,367,937	\$1,732,773	\$1,740,571	73.51%
36	STRATFORD INSURANCE COMPANY	0.87%	\$2,321,629	\$2,313,254	\$863,414	\$1,409,450	60.93%
37	HARCO NATIONAL INSURANCE COMPANY	0.86%	\$2,301,605	\$2,277,828	\$1,225,547	\$1,316,340	57.79%
38	INTERSTATE INDEMNITY COMPANY	0.79%	\$2,097,503	\$2,464,694	\$874,937	\$1,958,776	79.47%
39	NATIONAL LIABILITY & FIRE INS CO	0.73%	\$1,939,729	\$1,840,051	\$604,794	\$1,737,236	94.41%
40	RLI INSURANCE COMPANY	0.70%	\$1,874,948	\$1,888,716	\$1,338,942	\$1,259,023	66.66%
41	PEERLESS INSURANCE COMPANY	0.70%	\$1,874,825	\$2,110,012	\$210,800	\$1,973,318	93.52%
42	OHIO CASUALTY INSURANCE COMPANY	0.68%	\$1,821,539	\$1,939,206	\$379,377	\$471,676	24.32%
43	UNITED STATES FIRE INSURANCE COMPANY	0.68%	\$1,814,403	\$1,657,260	\$56,151	\$615,839	37.16%
44	TRANSGUARD INSURANCE COMPANY OF AMERICA	0.68%	\$1,798,729	\$2,102,846	\$2,041,455	\$2,240,207	106.53%
45	WESTPORT INSURANCE CORPORATION	0.63%	\$1,672,012	\$1,504,941	\$1,138,445	\$1,824,489	121.23%
46	WESTCHESTER FIRE INSURANCE COMPANY	0.62%	\$1,653,513	\$1,772,538	\$0	\$556,359	31.39%
47	GENERAL CASUALTY CO OF WISCONSIN	0.62%	\$1,646,106	\$1,625,109	\$185,714	\$404,600	24.90%
48	COLUMBIA MUTUAL INSURANCE CO	0.61%	\$1,629,108	\$1,660,632	\$1,598,775	\$853,551	51.40%
49	AMERICAN ECONOMY INSURANCE COMPANY	0.60%	\$1,591,467	\$2,122,649	\$503,669	\$8,201	0.39%
50	CONSUMERS INSURANCE USA INC	0.58%	\$1,536,430	\$1,070,396	\$254,335	\$425,645	39.77%
51	SECURA INSURANCE A MUTUAL COMPANY	0.57%	\$1,504,453	\$1,335,569	\$137,362	\$297,882	22.30%
52	SIRIUS AMERICA INSURANCE COMPANY	0.54%	\$1,433,616	\$1,283,040	\$1,309,308	\$933,323	72.74%
53	OWNERS INSURANCE COMPANY	0.53%	\$1,404,667	\$1,236,896	\$225,325	\$1,683,566	136.11%
54	HARTFORD FIRE INSURANCE COMPANY	0.50%	\$1,341,664	\$1,495,670	\$796,609	\$724,719	48.45%
55	ACUITY A MUTUAL INSURANCE COMPANY	0.50%	\$1,328,138	\$446,805	\$450	\$93,058	20.83%
56	MIDWESTERN INDEMNITY COMPANY THE	0.49%	\$1,314,411	\$1,060,774	\$222,831	\$889,458	83.85%
57	FEDERATED SERVICE INSURANCE COMPANY	0.49%	\$1,298,447	\$1,059,838	\$349,226	\$374,301	35.32%
58	FEDERAL INSURANCE COMPANY	0.49%	\$1,295,407	\$1,344,370	\$190,162	\$189,097	14.07%
59	CLARENDON NATIONAL INS CO	0.46%	\$1,227,870	\$971,583	\$238,845	\$2,333,149	240.14%
60	AMCO INSURANCE COMPANY	0.46%	\$1,226,994	\$1,171,729	\$43,767	\$221,268	-18.88%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	NATIONAL CASUALTY COMPANY	0.46%	\$1,217,875	\$1,156,549	\$379,272	\$248,870	21.52%
62	LIBERTY MUTUAL INSURANCE COMPANY	0.44%	\$1,164,356	\$1,104,258	\$269,467	\$20,979	1.90%
63	HARTFORD UNDERWRITERS INSURANCE CO	0.43%	\$1,141,649	\$913,243	\$159,246	\$270,297	29.60%
64	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.43%	\$1,131,313	\$1,104,796	\$1,091,825	\$577,944	52.31%
65	GRINNELL MUTUAL REINSURANCE COMPANY	0.42%	\$1,120,571	\$1,095,647	\$355,147	\$431,469	39.38%
66	ST PAUL MERCURY INSURANCE COMPANY	0.41%	\$1,103,540	\$1,419,580	\$1,482,262	\$2,452,862	172.79%
67	TRUCK INSURANCE EXCHANGE	0.41%	\$1,090,423	\$1,031,329	\$769,086	\$526,066	51.01%
68	UNITED STATES FIDELITY & GUARANTY CO	0.40%	\$1,071,847	\$1,358,927	\$1,396,746	\$1,107,771	81.52%
69	GATEWAY INSURANCE COMPANY	0.40%	\$1,063,127	\$1,042,284	\$332,768	\$306,135	29.37%
70	SHELTER GENERAL INS CO	0.37%	\$991,710	\$986,643	\$256,177	\$111,588	11.31%
71	CHURCH MUTUAL INSURANCE COMPANY	0.37%	\$990,414	\$1,002,850	\$147,611	\$283,733	28.29%
72	CAMERON MUTUAL INSURANCE COMPANY	0.36%	\$948,484	\$935,103	\$500,542	\$518,130	55.41%
73	WEST AMERICAN INSURANCE COMPANY	0.35%	\$942,562	\$1,042,966	\$158,667	\$351,952	33.75%
74	GREAT AMERICAN ASSURANCE COMPANY	0.34%	\$905,833	\$916,914	\$262	\$250,462	27.32%
75	AMERICAN GUARANTEE & LIABILITY INS CO	0.34%	\$899,764	\$618,637	\$13,756	\$152	0.02%
76	AMERISURE INSURANCE COMPANY	0.34%	\$898,966	\$854,072	\$108,855	\$64,329	7.53%
77	TRANSPORTATION INSURANCE COMPANY	0.33%	\$886,541	\$805,497	\$348,437	-\$2,392,032	-296.96%
78	SENTRY INSURANCE A MUTUAL COMPANY	0.31%	\$824,910	\$763,866	\$3,167,350	\$2,808,856	367.72%
79	ALLSTATE INSURANCE COMPANY	0.31%	\$816,248	\$904,278	\$1,525,509	\$1,238,005	136.91%
80	SAGAMORE INSURANCE COMPANY	0.29%	\$780,840	\$743,525	\$51,023	\$107,114	14.41%
81	TWIN CITY FIRE INS CO	0.29%	\$780,674	\$774,540	\$66,155	\$148,731	19.20%
82	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.28%	\$748,253	\$564,553	\$98,972	\$344,977	61.11%
83	NORTHFIELD INSURANCE COMPANY	0.27%	\$731,248	\$708,566	\$687,440	\$346,129	48.85%
84	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.27%	\$729,503	\$685,796	\$100,040	\$593,290	86.51%
85	OLD REPUBLIC INSURANCE COMPANY	0.27%	\$725,420	\$604,614	\$3,396,717	\$2,248,998	371.97%
86	AMERICAN CASUALTY CO OF READING PA	0.27%	\$710,450	\$866,105	\$377,872	\$410,416	47.39%
87	ALLSTATE INDEMNITY COMPANY	0.26%	\$702,106	\$636,739	\$151,496	\$277,146	43.53%
88	FEDERATED RURAL ELECTRIC INSURANCE EXCHAN	0.26%	\$680,718	\$705,463	\$412,902	\$132,793	18.82%
89	AMERICAN ALTERNATIVE INS CORP	0.25%	\$670,556	\$684,695	\$754,356	\$648,410	94.70%
90	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.23%	\$625,119	\$690,126	\$125,571	\$232,186	33.64%
91	MARYLAND CASUALTY COMPANY	0.23%	\$619,376	\$698,579	\$707,674	\$306,887	43.93%
92	FARMERS INSURANCE EXCHANGE	0.23%	\$605,417	\$703,846	\$921,073	\$1,019,520	144.85%
93	STATE FARM FIRE AND CASUALTY COMPANY	0.21%	\$565,040	\$553,437	\$1,096,708	\$944,695	170.70%
94	ATLANTIC SPECIALTY INSURANCE COMPANY	0.21%	\$561,011	\$243,860	\$0	\$52,136	21.38%
95	ADDISON INSURANCE COMPANY	0.20%	\$539,827	\$184,708	\$0	\$91,500	49.54%
96	NATIONWIDE AGRIBUSINESS INS CO	0.20%	\$529,619	\$391,282	\$553,037	-\$228,784	-58.47%
97	GENESIS INSURANCE COMPANY	0.19%	\$509,938	\$441,396	\$0	\$19,000	4.30%
98	FARMLAND MUTUAL INSURANCE COMPANY	0.19%	\$507,624	\$432,410	\$92,822	\$125,658	29.06%
99	ONEBEACON INSURANCE COMPANY	0.19%	\$499,199	\$550,347	\$1,017,702	\$1,184,000	215.14%
100	TRANSCONTINENTAL INSURANCE COMPANY	0.19%	\$495,294	\$494,369	\$415,534	\$425,434	86.06%
101	PROGRESSIVE CASUALTY INSURANCE CO	0.17%	\$441,336	\$471,264	\$66,133	\$125,745	26.68%
102	SHELTER MUTUAL INSURANCE CO	0.16%	\$433,755	\$441,813	\$66,174	\$130,450	29.53%
103	GUIDEONE MUTUAL INSURANCE COMPANY	0.16%	\$427,288	\$419,066	\$316,300	\$147,275	35.14%
104	ST PAUL GUARDIAN INSURANCE COMPANY	0.16%	\$423,979	\$475,573	\$3,227	\$116,742	24.55%
105	ACE PROPERTY AND CASUALTY INSURANCE COMP.	0.13%	\$355,232	\$149,277	\$7,713	-\$19,262	-12.90%
106	TRAVELERS INDEMNITY COMPANY	0.13%	\$340,162	\$350,327	\$535,594	\$2,727,583	778.58%
107	AMERICAN ZURICH INSURANCE COMPANY	0.13%	\$333,613	\$343,680	\$9,816	\$244,609	71.19%
108	CHARTER OAK FIRE INSURANCE CO THE	0.12%	\$324,272	\$316,783	\$41,002	\$490,752	154.92%
109	HAULERS INSURANCE COMPANY INC	0.12%	\$321,161	\$289,120	\$13,076	\$73,009	25.25%
110	AMERICAN AUTOMOBILE INSURANCE CO	0.12%	\$311,166	\$298,698	\$2,294	-\$178,507	-59.76%
111	AMERICAN STATES INSURANCE COMPANY	0.12%	\$308,091	\$235,823	\$1,770,919	\$1,531,872	649.59%
112	BROTHERHOOD MUTUAL INSURANCE CO	0.11%	\$304,514	\$311,743	\$42,672	\$52,781	16.93%
113	WINDSOR INSURANCE COMPANY	0.11%	\$296,451	\$303,569	\$67,269	\$304,567	100.33%
114	GREAT NORTHERN INSURANCE COMPANY	0.11%	\$293,807	\$294,637	\$92,503	-\$174,993	-59.39%
115	ARGONAUT GREAT CENTRAL INSURANCE CO	0.11%	\$292,221	\$276,194	\$24,910	\$394,314	142.77%
116	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.11%	\$289,808	\$297,050	\$11,905	-\$63,775	-21.47%
117	UNITED FIRE & INDEMNITY COMPANY	0.11%	\$287,489	\$434,754	\$35,879	\$180,879	41.60%
118	ATHENA ASSURANCE COMPANY	0.11%	\$284,382	\$195,171	\$462,874	\$148,025	75.84%
119	TRAVELERS CASUALTY AND SURETY CO	0.11%	\$281,313	\$281,313	\$9,540	-\$49,738	-17.68%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	ASSURANCE COMPANY OF AMERICA	0.10%	\$272,165	\$288,820	\$226,390	-\$472,320	-163.53%
121	LUMBERMENS MUTUAL CASUALTY CO	0.09%	\$241,249	\$264,166	\$2,746,535	-\$995,548	-376.86%
122	ARCH INSURANCE COMPANY	0.09%	\$239,450	\$165,384	\$60,823	\$130,141	78.69%
123	PHILADELPHIA INDEMNITY INSURANCE CO	0.09%	\$237,066	\$255,708	\$138,312	\$270,556	105.81%
124	MID-CONTINENT CASUALTY COMPANY	0.09%	\$235,620	\$299,032	\$443,671	-\$257,354	-86.06%
125	FLORISTS MUTUAL INSURANCE COMPANY	0.09%	\$228,933	\$247,688	\$71,141	\$67,725	27.34%
126	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.08%	\$216,099	\$219,683	\$139,432	-\$122,049	-55.56%
127	VALLEY FORGE INSURANCE COMPANY	0.08%	\$204,918	\$183,688	\$337,071	-\$225,453	-122.74%
128	FARMERS ALLIANCE MUTUAL INS CO	0.08%	\$201,109	\$187,728	\$63,887	\$155,263	82.71%
129	T H E INSURANCE COMPANY	0.07%	\$192,903	\$191,032	\$48,355	-\$38,664	-20.24%
130	FIDELITY AND GUARANTY INSURANCE COMPANY	0.07%	\$183,488	\$265,589	\$94,330	\$838,105	315.56%
131	ONEBEACON AMERICA INSURANCE COMPANY	0.07%	\$183,294	\$162,190	\$1,008,948	\$444,734	274.21%
132	ALEA NORTH AMERICA INSURANCE COMPANY	0.07%	\$182,718	\$149,249	\$6,814	\$69,114	46.31%
133	PHARMACISTS MUTUAL INSURANCE COMPANY	0.07%	\$174,117	\$140,788	\$24,705	\$58,538	41.58%
134	RIVERPORT INSURANCE COMPANY	0.06%	\$172,789	\$189,400	\$24,446	\$76,725	40.51%
135	TRI STATE INSURANCE CO OF MINNESOTA	0.06%	\$170,876	\$199,517	\$70,157	-\$177,908	-89.17%
136	WAUSAU BUSINESS INSURANCE COMPANY	0.06%	\$169,246	\$157,192	\$6,500	-\$137,509	-87.48%
137	FIDELITY AND DEPOSIT CO MARYLAND	0.06%	\$161,562	\$148,435	\$9,757	\$45,560	30.69%
138	WAUSAU UNDERWRITERS INS CO	0.06%	\$156,984	\$151,609	\$101,250	-\$94,948	-62.63%
139	MITSUMI SUMITOMO INSURANCE COMPANY OF AMER	0.06%	\$153,448	\$134,970	\$0	\$11,047	8.18%
140	FIREMANS FUND INSURANCE COMPANY	0.06%	\$153,190	\$175,063	\$347,918	\$357,979	204.49%
141	NORTHERN INSURANCE CO OF NEW YORK	0.05%	\$144,542	\$176,296	\$5,700	\$746,544	423.46%
142	AMERICAN INSURANCE COMPANY THE	0.05%	\$141,640	\$163,508	\$0	-\$18,075	-11.05%
143	NATIONAL AMERICAN INSURANCE COMPANY	0.05%	\$139,489	\$64,841	\$3,968	-\$659	-1.02%
144	FIDELITY & GUARANTY INS UNDERWRITERS	0.05%	\$138,993	\$164,990	\$4,681	\$87,990	53.33%
145	REGENT INSURANCE COMPANY	0.05%	\$138,586	\$186,114	\$138,358	\$737,064	396.03%
146	HANOVER INSURANCE COMPANY THE	0.05%	\$137,655	\$173,951	\$105,797	\$171,573	98.63%
147	STATE AUTOMOBILE MUTUAL INS CO	0.05%	\$136,600	\$146,648	\$46,755	\$219,236	149.50%
148	HARTFORD CASUALTY INS CO	0.05%	\$134,941	\$127,441	\$228,159	-\$45,845	-35.97%
149	INSURANCE CORPORATION OF HANNOVER	0.05%	\$129,582	\$167,751	\$773,946	\$588,365	350.74%
150	MARKEL INSURANCE COMPANY	0.05%	\$128,154	\$140,355	\$29,434	\$46,732	33.30%
151	FIRST FINANCIAL INSURANCE COMPANY	0.04%	\$114,369	\$130,685	\$24,073	-\$31,449	-24.06%
152	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.04%	\$113,681	\$103,282	\$13,356	\$283,194	274.19%
153	MID CENTURY INSURANCE COMPANY	0.04%	\$113,426	\$149,504	\$38,648	-\$28,151	-18.83%
154	NATIONAL SURETY CORPORATION	0.04%	\$111,303	\$113,400	\$819,054	\$788,596	695.41%
155	LIBERTY INSURANCE CORPORATION	0.04%	\$108,014	\$87,737	\$79,698	-\$26,100	-29.75%
156	ATLANTIC MUTUAL INSURANCE COMPANY	0.04%	\$104,208	\$443,520	\$259,862	\$99,321	22.39%
157	COOPERATIVE MUTUAL INSURANCE COMPANY	0.04%	\$102,944	\$109,627	\$9,585	\$68,590	62.57%
158	GENERAL INSURANCE CO OF AMERICA	0.04%	\$101,557	\$27,214	\$4,427	\$51,409	188.91%
159	HARLEYSVILLE INSURANCE COMPANY	0.04%	\$100,853	\$43,832	\$26,128	\$53,713	122.54%
160	DAIMLERCHRYSLER INSURANCE COMPANY	0.03%	\$90,837	\$92,279	\$15,675	\$86,735	93.99%
161	LEADER INSURANCE COMPANY	0.03%	\$88,297	\$144,972	\$199,599	-\$282,892	-195.14%
162	UNITED NATIONAL SPECIALTY INSURANCE COMPAN	0.03%	\$81,065	\$87,161	\$69,088	-\$1,835,088	-2105.40%
163	GULF INSURANCE COMPANY	0.03%	\$75,817	\$120,507	\$1,651,842	-\$1,557,056	-1292.09%
164	CUMIS INSURANCE SOCIETY INC	0.03%	\$73,223	\$72,050	\$1,788	\$1,213	1.68%
165	PHOENIX INSURANCE COMPANY THE	0.03%	\$71,414	\$17,447	\$200,000	\$41,677	238.88%
166	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$71,055	\$32,008	\$10,200	\$9,302	29.06%
167	TIG INSURANCE COMPANY	0.03%	\$67,091	\$263,932	\$376,778	\$31,442	11.91%
168	INTEGON NATIONAL INSURANCE COMPANY	0.02%	\$65,984	\$75,725	\$73,291	\$74,060	97.80%
169	MASSACHUSETTS BAY INS CO	0.02%	\$57,444	\$48,105	\$890	\$168,846	350.99%
170	VIRGINIA SURETY COMPANY INC	0.02%	\$57,315	\$130,719	\$14,891	\$52,005	39.78%
171	REDLAND INSURANCE COMPANY	0.02%	\$55,764	\$43,553	\$381,045	\$77,974	179.03%
172	SELECTIVE INSURANCE CO OF S CAROLINA	0.02%	\$50,696	\$48,963	\$0	\$13,753	28.09%
173	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$47,687	\$105,397	\$400,330	\$575,978	546.48%
174	STAR INSURANCE COMPANY	0.02%	\$46,732	\$19,469	\$18,813	-\$114,824	-589.78%
175	NATIONAL FARMERS UNION PRO & CAS CO	0.02%	\$46,463	\$51,577	\$5,631	\$62,799	121.76%
176	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$45,729	\$20,945	\$0	-\$36,930	-176.32%
177	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.01%	\$39,749	\$28,784	\$644	\$3,197	11.11%
178	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$38,670	\$50,375	\$6,590	\$16,536	32.83%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	LM INSURANCE CORPORATION	0.01%	\$38,314	\$26,672	\$0	\$5,761	21.60%
180	ZURICH AMERICAN INS CO OF ILLINOIS	0.01%	\$36,308	\$47,336	\$6,700	\$17,869	37.75%
181	AXA RE PROPERTY AND CASUALTY INSURANCE CO	0.01%	\$35,675	\$59,973	\$0	\$92,265	153.84%
182	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$35,102	\$34,903	\$8,971	\$12,710	36.42%
183	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$34,935	\$37,394	\$18,500	-\$127,590	-341.20%
184	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$34,291	\$37,245	\$0	\$6,644	17.84%
185	BANCINSURE INC	0.01%	\$32,449	\$35,522	\$7,914	\$9,914	27.91%
186	NAVIGATORS INSURANCE COMPANY	0.01%	\$30,752	\$31,480	\$0	\$17,599	55.91%
187	GREAT AMERICAN INSURANCE COMPANY OF NEW Y	0.01%	\$27,599	\$26,485	\$21,387	\$7,253	27.39%
188	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$27,523	\$32,634	\$8,197	-\$37,854	-116.00%
189	INSURANCE COMPANY OF NORTH AMERICA	0.01%	\$26,171	\$28,286	\$13,343	\$55,941	197.77%
190	WESTFIELD INSURANCE COMPANY	0.01%	\$24,221	\$42,311	\$921	-\$906	-2.14%
191	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.01%	\$24,215	\$15,279	\$34,804	-\$880,625	-5763.63%
192	ST PAUL PROTECTIVE INSURANCE COMPANY	0.01%	\$23,853	\$17,938	\$8,256	\$6,413	35.75%
193	FIRST NATIONAL INS CO OF AMERICA	0.01%	\$23,013	\$10,990	\$16,973	\$3,552	32.32%
194	HARTFORD INSURANCE CO OF MIDWEST THE	0.01%	\$22,132	\$11,260	\$0	\$3,367	29.90%
195	SELECTIVE INS CO OF THE SOUTHEAST	0.01%	\$19,301	\$26,468	\$1,007	\$13,396	50.61%
196	ARGONAUT INSURANCE COMPANY	0.01%	\$18,438	\$25,290	\$35,653	\$7,840	31.00%
197	CRUM & FORSTER INDEMNITY COMPANY	0.01%	\$18,412	\$30,515	\$18,733	-\$45,650	-149.60%
198	SAFECO INSURANCE CO OF AMERICA	0.01%	\$16,889	\$26,976	\$15,538	\$43,932	162.86%
199	STATE NATIONAL INSURANCE COMPANY INC	0.01%	\$16,118	\$16,118	\$125	\$4,885	30.31%
200	NORTH AMERICAN SPECIALTY INS CO	0.01%	\$16,086	\$18,725	\$4,938	\$13,672	73.01%
201	MITSUMI SUMITOMO INSURANCE USA INC	0.01%	\$15,598	\$15,225	\$0	\$4,126	27.10%
202	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$12,986	\$13,355	\$123	-\$12,966	-97.09%
203	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$9,587	\$10,803	\$102	-\$88,293	-817.30%
204	NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$9,190	\$7,764	-\$18,735	\$17,219	221.78%
205	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$8,742	\$7,367	\$0	\$207	2.81%
206	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$8,101	\$7,865	\$682,466	\$453,156	5761.68%
207	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$7,385	\$5,461	-\$1,266	\$691	12.65%
208	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$6,851	\$5,843	\$12,000	\$33,391	571.47%
209	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$6,676	\$9,984	\$0	\$1,782	17.85%
210	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$6,519	\$5,688	\$0	\$1,197	21.04%
211	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$5,661	\$3,986	\$3,311	\$4,005	100.48%
212	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$5,048	\$5,942	\$13,000	\$10,828	182.23%
213	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$3,667	\$3,632	\$2,429	\$5,257	144.74%
214	CENTENNIAL INSURANCE COMPANY	0.00%	\$3,092	\$95,527	\$26,092	-\$59,831	-62.63%
215	VANLINER INSURANCE COMPANY	0.00%	\$2,896	\$3,625	\$0	\$9	0.25%
216	HUDSON INSURANCE COMPANY	0.00%	\$2,469	\$6,090	\$2,223	-\$2,239	-36.77%
217	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$1,917	\$236	\$0	\$0	0.00%
218	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$1,373	\$15,410	\$8,068	\$7,077	45.92%
219	SELECTIVE INSURANCE COMPANY OF AMERICA	0.00%	\$1,314	\$1,150	\$24	\$333	28.96%
220	PACIFIC INDEMNITY COMPANY	0.00%	\$1,052	\$897	\$0	-\$1,686	-187.96%
221	GEICO INDEMNITY COMPANY	0.00%	\$1,015	\$1,056	\$814	\$1,642	155.49%
222	GREENWICH INSURANCE COMPANY	0.00%	\$1,000	\$164	\$0	\$108	65.85%
223	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$811	\$807	\$0	\$202	25.03%
224	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$769	\$835	\$0	-\$416	-49.82%
225	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00%	\$661	\$687	\$435	\$972	141.48%
226	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$638	\$87	\$0	\$32	36.78%
227	SECURA SUPREME INSURANCE COMPANY	0.00%	\$495	\$475	\$0	\$173	36.42%
228	VIGILANT INSURANCE COMPANY	0.00%	\$269	\$242	\$2,707	\$1,513	625.21%
229	GEICO GENERAL INS CO	0.00%	\$264	\$261	\$142	\$298	114.18%
230	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$158	\$160	\$118	\$232	145.00%
231	AMERICAN STANDARD INS CO OF WISCONSIN	0.00%	\$145	\$137	\$0	\$0	0.00%
232	REPUBLIC WESTERN INS CO	0.00%	\$132	\$766	\$2,761,810	\$2,299,710	300223.24%
233	DIAMOND STATE INSURANCE COMPANY	0.00%	\$118	\$118	-\$987	-\$11,751	-9958.47%
234	MOTORS INSURANCE CORPORATION	0.00%	\$64	\$15	\$130	\$309	2060.00%
235	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$29	\$1,768	\$14,483	-\$32,876	-1859.50%
236	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$12	\$11	\$4	-\$9	-81.82%
237	COMMERCIAL GUARANTY CASUALTY INSURANCE C	0.00%	\$10	\$3,107	\$109,671	\$55,673	1791.86%

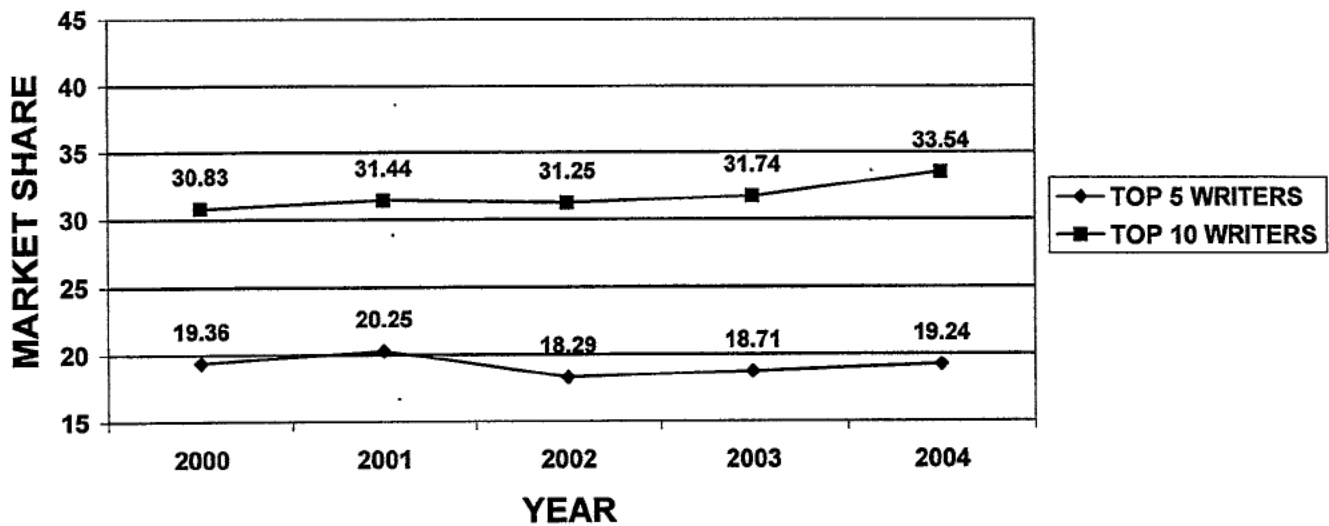
**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$3	\$4	\$1	-\$265	-6625.00%
239	CHICAGO INSURANCE COMPANY	0.00%	\$1	\$67	\$0	-\$121	-180.60%
240	AIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,224	N/A
241	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$0	\$1	\$0	-\$1	-100.00%
242	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$11	N/A
243	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$499,731	-\$727,214	N/A
244	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$170,840	\$26,836	N/A
245	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,983	N/A
246	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$193	N/A
247	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$169	N/A
248	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	-\$1,476	N/A
249	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
250	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$0	\$0	\$12,500	\$259,346	N/A
251	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$253,500	\$109,058	N/A
252	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$76	N/A
253	INSURANCE COMPANY OF THE WEST	0.00%	\$0	\$0	\$22,000	-\$1,263,754	N/A
254	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	\$0	\$0	\$30,000	-\$5,000	N/A
255	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8	N/A
256	MGA INSURANCE COMPANY INC	0.00%	\$0	\$0	\$81,488	\$29,488	N/A
257	MILLERS FIRST INSURANCE COMPANY	0.00%	\$0	\$45	\$8,005	-\$7,495	-16655.56%
258	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$8,680	N/A
259	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	0.00%	\$0	\$0	\$845	\$845	N/A
260	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$33	N/A
261	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$4	N/A
262	PENN AMERICA INS CO	0.00%	\$0	\$0	\$175,000	\$151,641	N/A
263	PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$221,700	N/A
264	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,481	N/A
265	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
266	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$78	-\$3,922	N/A
267	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.00%	\$0	\$0	\$0	\$555	N/A
268	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$47	N/A
269	TRAVELERS CASUALTY INSURANCE COMPANY OF NY	0.00%	\$0	\$0	\$0	-\$797	N/A
270	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$472	N/A
271	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$14,916	-\$84,417	N/A
272	UNITED SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$274,500	-\$418,153	N/A
273	VALIANT INS CO	0.00%	\$0	-\$52	\$0	-\$52,611	101175.00%
274	XL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$287,236	-\$186,759	N/A
275	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$80	N/A
276	AMERICAN HARDWARE MUTUAL INS CO	0.00%	-\$2	-\$2	\$0	-\$9	450.00%
277	GENERAL CASUALTY CO OF ILLINOIS	0.00%	-\$26	-\$26	-\$1	-\$10	38.46%
278	COLUMBIA INSURANCE COMPANY	0.00%	-\$57	-\$40	\$0	-\$19	47.50%
279	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	-\$275	\$1,814	\$16,508	\$404,430	22294.93%
280	AMERICAN EMPLOYERS INSURANCE CO	0.00%	-\$332	\$23	\$1,450,306	\$458,919	1995300.00%
281	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	-\$686	-\$686	-\$279	-\$379	55.25%
282	NORTHERN ASSURANCE CO OF AMERICA	0.00%	-\$1,170	-\$1,094	-\$96	-\$6,842	625.41%
283	FIDELITY AND CASUALTY COMPANY OF NEW YORK	0.00%	-\$1,350	-\$1,350	\$542	\$1,201	-88.96%
284	ULICO CASUALTY COMPANY	0.00%	-\$1,701	\$36,112	\$42,957	\$93,263	258.26%
285	PENNSYLVANIA MANUFACTURERS ASSOC INS CO	0.00%	-\$2,377	\$12,742	\$0	-\$9,468	-74.31%
286	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	-\$6,095	\$976	\$0	-\$8,725	-893.95%
287	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	-\$9,783	-\$10,700	\$207,275	-\$506,225	4731.07%
288	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$9,981	-\$6,118	\$382,184	-\$1,213,627	19836.99%
289	SECURITY INSURANCE COMPANY OF HARTFORD	-0.01%	-\$13,720	\$14,970	\$581,572	\$293,787	1962.51%
290	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	-0.01%	-\$21,813	-\$21,813	\$0	-\$6,752	30.95%
291	BITUMINOUS FIRE AND MARINE INS CO	-0.02%	-\$42,791	-\$38,038	\$0	\$7,146	-18.79%
292	SECURITY NATIONAL INSURANCE COMPANY	-0.03%	-\$71,393	\$30,191	\$62,179	-\$64,327	-213.07%
293	ROYAL INDEMNITY COMPANY	-0.04%	-\$118,953	\$359,458	\$69,600	\$199,163	55.41%
294	AMERICAN MANUFACTURERS MUTUAL INS CO	-0.06%	-\$165,684	-\$165,491	\$1,009,122	\$152,620	-92.22%
295	PACIFIC EMPLOYERS INSURANCE COMPANY	-0.07%	-\$183,184	-\$178,013	\$3,204,638	-\$162,280	91.16%
TOTAL		100.00%	\$266,104,571	\$257,394,838	\$167,500,159	\$156,039,811	60.62%

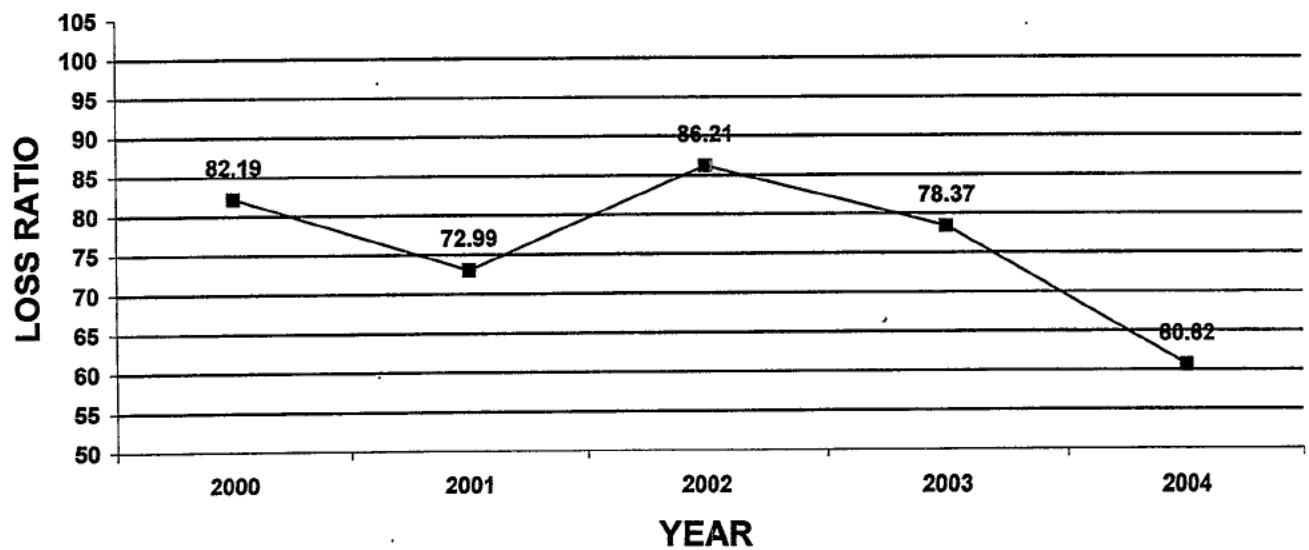


**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Auto Liability Bodily Injury)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN HOME ASSURANCE COMPANY	8.53%	\$7,694,445	\$9,055,562	\$916,407	\$3,190,654	35.23%
2	SENTRY SELECT INSURANCE COMPANY	6.46%	\$5,828,017	\$5,809,114	\$290,247	\$297,573	5.12%
3	STATE FARM MUTUAL AUTOMOBILE INS CO	5.17%	\$4,665,790	\$4,705,840	\$2,121,693	\$2,189,642	46.53%
4	LINCOLN GENERAL INSURANCE CO	4.94%	\$4,466,406	\$4,619,195	\$2,544,877	\$1,182,820	25.61%
5	EMPIRE FIRE AND MARINE INSURANCE CO	4.62%	\$4,173,773	\$4,129,029	\$717,430	\$473,066	11.46%
6	PROGRESSIVE NORTHWESTERN INS CO	4.30%	\$3,881,268	\$3,621,271	\$1,539,790	\$1,604,322	44.30%
7	AMERICAN STATES INSURANCE COMPANY	4.20%	\$3,789,451	\$4,399,958	\$568,209	\$532,695	-12.11%
8	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	3.85%	\$3,473,798	\$4,162,071	\$679,018	\$962,700	23.13%
9	GREAT WEST CASUALTY COMPANY	3.58%	\$3,231,811	\$3,024,236	\$2,399,471	\$2,774,615	91.75%
10	VANLINER INSURANCE COMPANY	3.08%	\$2,778,852	\$2,706,183	\$833,243	\$989,125	36.55%
11	AMERICAN FAMILY MUTUAL INS CO	3.06%	\$2,760,305	\$2,455,372	\$1,194,096	\$1,167,599	47.55%
12	CANAL INSURANCE COMPANY	2.39%	\$2,153,833	\$2,156,577	\$481,559	\$1,011,989	46.93%
13	UNITED FIRE AND CASUALTY COMPANY	2.08%	\$1,877,007	\$1,956,086	\$621,398	\$520,314	26.60%
14	HARCO NATIONAL INSURANCE COMPANY	1.70%	\$1,533,842	\$1,518,032	\$817,031	\$877,553	57.81%
15	LIBERTY MUTUAL FIRE INSURANCE CO	1.67%	\$1,508,709	\$1,329,586	\$405,311	\$423,462	31.85%
16	FAIRMONT SPECIALTY INSURANCE COMPANY	1.52%	\$1,372,312	\$1,321,246	\$332,779	\$770,970	58.35%
17	HARTFORD FIRE INSURANCE COMPANY	1.52%	\$1,371,346	\$1,528,760	\$814,233	\$740,753	48.45%
18	NORTHLAND INSURANCE COMPANY	1.47%	\$1,327,270	\$1,342,806	\$0	\$1,601,024	119.23%
19	AUTO OWNERS INSURANCE COMPANY	1.45%	\$1,306,893	\$1,395,970	\$733,971	\$714,602	51.19%
20	GENERAL INSURANCE CO OF AMERICA	1.31%	\$1,180,236	\$330,046	\$53,862	\$73,346	22.22%
21	HARTFORD UNDERWRITERS INSURANCE CO	1.29%	\$1,166,906	\$933,448	\$162,770	\$276,277	29.60%
22	CONTINENTAL CASUALTY COMPANY	1.25%	\$1,123,798	\$1,308,106	\$93,195	\$304,479	23.28%
23	GENERAL CASUALTY CO OF WISCONSIN	1.21%	\$1,091,038	\$1,077,040	\$286,024	\$445,840	41.39%
24	FEDERAL INSURANCE COMPANY	1.02%	\$919,885	\$949,953	\$169,898	\$129,428	13.62%
25	NATIONAL INDEMNITY COMPANY	0.94%	\$848,451	\$864,142	\$303,820	\$273,972	31.70%
26	OWNERS INSURANCE COMPANY	0.92%	\$829,239	\$739,404	\$306,309	\$316,893	42.86%
27	TWIN CITY FIRE INS CO	0.88%	\$797,946	\$791,676	\$67,619	\$152,022	19.20%
28	INTERSTATE INDEMNITY COMPANY	0.85%	\$768,893	\$930,015	\$415,039	\$444,215	47.76%
29	GRANITE STATE INSURANCE COMPANY	0.82%	\$742,940	\$949,266	\$209,249	\$1,055,668	111.21%
30	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.80%	\$717,739	\$701,201	\$762,617	\$852,848	121.63%
31	GATEWAY INSURANCE COMPANY	0.79%	\$708,751	\$694,171	\$127,593	\$96,942	13.97%
32	SENTRY INSURANCE A MUTUAL COMPANY	0.72%	\$652,132	\$592,010	\$65,646	-\$82,974	-14.02%
33	SECURA INSURANCE A MUTUAL COMPANY	0.72%	\$647,116	\$572,500	\$264,332	\$259,943	45.40%
34	NATIONAL CASUALTY COMPANY	0.71%	\$642,621	\$605,375	\$211,629	\$125,172	20.68%
35	CAMERON MUTUAL INSURANCE COMPANY	0.69%	\$626,624	\$623,257	\$204,139	\$206,551	33.14%
36	TRANSPORTATION INSURANCE COMPANY	0.68%	\$610,165	\$718,706	\$131,173	\$102,058	14.20%
37	ALLSTATE INSURANCE COMPANY	0.60%	\$544,780	\$603,487	\$376,826	\$381,148	63.16%
38	SHELTER GENERAL INS CO	0.59%	\$533,998	\$531,270	\$127,262	\$55,434	10.43%
39	STATE FARM FIRE AND CASUALTY COMPANY	0.59%	\$533,750	\$519,777	\$122,108	\$118,575	22.81%
40	CHURCH MUTUAL INSURANCE COMPANY	0.59%	\$533,300	\$539,996	\$79,483	\$152,780	28.29%
41	ILLINOIS NATIONAL INSURANCE COMPANY	0.58%	\$524,765	\$751,724	\$298,478	\$641,393	85.32%
42	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT.	0.57%	\$515,286	\$152,078	\$731,221	\$554,365	364.53%
43	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.57%	\$514,024	\$481,683	\$71,829	\$129,705	26.93%
44	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.56%	\$503,010	\$483,082	\$96,270	\$267,868	55.45%
45	AMERICAN CASUALTY CO OF READING PA	0.56%	\$502,204	\$605,948	\$160,363	\$44,799	7.39%
46	FIRST NATIONAL INS CO OF AMERICA	0.54%	\$486,189	\$259,506	\$0	\$32,507	12.53%
47	SAGAMORE INSURANCE COMPANY	0.54%	\$483,947	\$454,443	\$183,441	\$231,247	50.89%
48	CLARENDON NATIONAL INS CO	0.53%	\$480,472	\$380,184	\$93,460	\$912,972	240.14%
49	NATIONAL LIABILITY & FIRE INS CO	0.53%	\$477,591	\$453,088	\$332,975	\$233,965	51.64%
50	OLD REPUBLIC INSURANCE COMPANY	0.53%	\$476,318	\$394,170	\$122,336	-\$139,506	-35.39%
51	ALLSTATE INDEMNITY COMPANY	0.52%	\$468,726	\$424,780	\$172,914	\$142,659	33.58%
52	GREENWICH INSURANCE COMPANY	0.49%	\$446,007	\$705,383	\$297,617	\$391,799	55.54%
53	ADDISON INSURANCE COMPANY	0.45%	\$407,937	\$139,643	\$19,428	\$38,823	27.80%
54	COLUMBIA MUTUAL INSURANCE CO	0.44%	\$395,984	\$403,850	\$399,694	\$213,387	52.84%
55	NORTHFIELD INSURANCE COMPANY	0.44%	\$393,447	\$381,297	\$373,870	\$189,943	49.81%
56	AMERICAN ALTERNATIVE INS CORP	0.41%	\$372,748	\$380,383	\$494,146	\$321,394	84.49%
57	STONINGTON INSURANCE COMPANY	0.39%	\$355,660	\$216,242	\$23,038	\$194,118	89.77%
58	TRANSCONTINENTAL INSURANCE COMPANY	0.39%	\$354,864	\$362,349	\$230,106	\$206,805	57.07%
59	LIBERTY MUTUAL INSURANCE COMPANY	0.39%	\$352,092	\$336,630	\$87,921	\$88,761	26.38%
60	GENERAL FIRE & CASUALTY COMPANY	0.36%	\$324,599	\$328,922	\$74,292	\$199,569	60.67%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGI	0.36%	\$324,234	\$332,527	\$157,419	\$135,481	40.74%
62	HAULERS INSURANCE COMPANY INC	0.35%	\$319,635	\$287,746	\$179,939	\$115,850	40.26%
63	FIRST FINANCIAL INSURANCE COMPANY	0.31%	\$280,007	\$319,948	\$58,936	\$76,995	-24.06%
64	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.30%	\$267,822	\$295,665	\$148,120	\$251,898	85.20%
65	CHARTER OAK FIRE INSURANCE CO THE	0.27%	\$245,884	\$239,303	\$75,007	\$126,655	52.93%
66	TRAVELERS INDEMNITY COMPANY	0.26%	\$234,909	\$217,771	\$97,293	\$233,665	107.30%
67	SHELTER MUTUAL INSURANCE CO	0.26%	\$233,560	\$237,899	\$106,773	\$210,483	88.48%
68	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.24%	\$220,956	\$163,965	\$37,189	\$16,479	10.05%
69	UNITED FIRE & INDEMNITY COMPANY	0.24%	\$218,730	\$331,439	\$206,106	\$206,292	62.24%
70	QBE INSURANCE CORPORATION	0.24%	\$217,747	\$271,044	\$15,544	\$977,752	360.74%
71	COMMERCE AND INDUSTRY INSURANCE CO	0.24%	\$213,193	\$171,735	\$2,690	\$26,215	15.26%
72	UNITED STATES FIRE INSURANCE COMPANY	0.23%	\$204,036	\$198,893	\$92,271	\$30,595	-15.38%
73	GREAT NORTHERN INSURANCE COMPANY	0.21%	\$187,292	\$190,623	\$33,413	\$6,733	3.53%
74	WESTPORT INSURANCE CORPORATION	0.21%	\$185,779	\$167,216	\$126,494	\$202,721	121.23%
75	ELECTRIC INSURANCE COMPANY	0.19%	\$173,976	\$174,042	\$144,561	\$168,319	96.71%
76	PROGRESSIVE CASUALTY INSURANCE CO	0.18%	\$164,413	\$178,783	\$63,006	\$65,423	36.59%
77	WINDSOR INSURANCE COMPANY	0.17%	\$153,056	\$156,423	\$72,091	\$88,209	56.39%
78	FLORISTS MUTUAL INSURANCE COMPANY	0.16%	\$146,864	\$157,010	\$111,431	\$100,652	64.11%
79	HARTFORD CASUALTY INS CO	0.15%	\$137,926	\$130,261	\$233,207	\$46,859	-35.97%
80	VALLEY FORGE INSURANCE COMPANY	0.15%	\$137,324	\$148,408	\$31,282	\$9,814	6.61%
81	DAIMLERCHRYSLER INSURANCE COMPANY	0.15%	\$137,020	\$139,196	\$23,645	\$130,834	93.99%
82	UNIVERSAL UNDERWRITERS INS CO	0.14%	\$127,173	\$102,156	\$595,237	\$1,333,636	1305.49%
83	NATIONAL AMERICAN INSURANCE COMPANY	0.13%	\$114,128	\$53,052	\$1,817	\$9,102	17.16%
84	SCOTTSDALE INDEMNITY COMPANY	0.11%	\$101,054	\$75,635	\$26,019	\$16,114	21.30%
85	ZURICH AMERICAN INSURANCE COMPANY	0.11%	\$95,463	\$17,265	\$918,190	\$971,188	5625.18%
86	REGENT INSURANCE COMPANY	0.10%	\$90,583	\$122,305	\$65,177	\$60,038	49.09%
87	INSURANCE CO OF THE STATE OF PA	0.10%	\$86,405	\$25,012	\$1,443,892	\$278,409	1113.10%
88	NEW HAMPSHIRE INSURANCE COMPANY	0.09%	\$77,089	\$67,090	\$2,065,123	\$1,918,176	2202.52%
89	PHILADELPHIA INDEMNITY INSURANCE CO	0.08%	\$73,437	\$79,212	\$42,845	\$83,811	105.81%
90	OCCIDENTAL FIRE & CAS CO OF NC	0.07%	\$65,608	\$410,745	\$337,925	\$252,476	61.47%
91	AXA RE PROPERTY AND CASUALTY INSURANCE COMF	0.06%	\$56,459	\$95,060	\$51,299	\$35,855	37.72%
92	HANOVER INSURANCE COMPANY THE	0.06%	\$53,809	\$63,290	\$27,429	\$38,651	61.07%
93	OAK RIVER INSURANCE COMPANY	0.06%	\$52,917	\$46,937	\$14,330	\$19,786	42.15%
94	WAUSAU BUSINESS INSURANCE COMPANY	0.06%	\$51,362	\$46,695	\$21,498	\$25,644	54.92%
95	INSURANCE CORPORATION OF HANNOVER	0.06%	\$50,706	\$65,642	\$302,848	\$230,230	350.74%
96	GRINNELL MUTUAL REINSURANCE COMPANY	0.06%	\$49,651	\$50,784	\$44,374	\$44,374	87.38%
97	WAUSAU UNDERWRITERS INS CO	0.05%	\$49,454	\$45,368	\$27,395	\$28,806	63.49%
98	PHOENIX INSURANCE COMPANY THE	0.05%	\$44,320	\$10,790	\$0	\$961	8.91%
99	AMCO INSURANCE COMPANY	0.05%	\$41,839	\$48,661	\$1,577	\$314,694	645.71%
100	LUMBERMENS MUTUAL CASUALTY CO	0.04%	\$34,608	\$40,338	\$12,106	\$9,857	24.44%
101	TRAVELERS INDEMNITY CO OF AMERICA	0.04%	\$34,273	\$15,709	\$0	\$2,216	14.11%
102	LIBERTY INSURANCE CORPORATION	0.04%	\$33,102	\$25,007	\$4,052	\$1,400	5.60%
103	LEADER INSURANCE COMPANY	0.04%	\$32,713	\$57,339	\$110,285	\$9,543	-16.64%
104	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$28,029	\$35,777	\$4,680	\$11,744	32.83%
105	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.03%	\$26,500	\$19,189	\$3,212	\$4,335	22.59%
106	COOPERATIVE MUTUAL INSURANCE COMPANY	0.03%	\$25,732	\$27,402	\$2,396	\$17,145	62.57%
107	HARTFORD INSURANCE CO OF MIDWEST THE	0.03%	\$22,622	\$11,509	\$0	\$3,442	29.91%
108	TIG INSURANCE COMPANY	0.02%	\$22,364	\$87,977	\$125,593	\$10,481	11.91%
109	REDLAND INSURANCE COMPANY	0.02%	\$21,822	\$17,043	\$149,105	\$30,512	179.03%
110	INTEGON NATIONAL INSURANCE COMPANY	0.02%	\$21,591	\$26,619	\$12,047	\$0	0.00%
111	MASSACHUSETTS BAY INS CO	0.02%	\$21,170	\$18,074	\$27,267	\$21,791	120.57%
112	STAR INSURANCE COMPANY	0.02%	\$21,104	\$6,095	\$0	\$0	0.00%
113	CONSUMERS INSURANCE USA INC	0.02%	\$20,447	\$14,599	\$3,942	\$14,144	96.88%
114	NATIONAL FIRE INS CO OF HARTFORD	0.02%	\$20,284	\$10,094	\$13,260	\$13,260	131.37%
115	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$19,964	\$23,756	\$5,967	\$-27,556	-116.00%
116	NATIONWIDE MUTUAL INSURANCE COMPANY	0.02%	\$18,286	\$12,665	\$7,561	\$20,726	163.65%
117	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$17,269	\$16,810	\$0	\$884	5.26%
118	ARGONAUT INSURANCE COMPANY	0.02%	\$16,268	\$22,315	\$31,459	\$6,918	31.00%
119	CONTINENTAL WESTERN INSURANCE CO	0.02%	\$14,010	\$14,143	\$0	\$0	0.00%
120	LM INSURANCE CORPORATION	0.01%	\$10,860	\$7,561	\$0	\$0	0.00%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

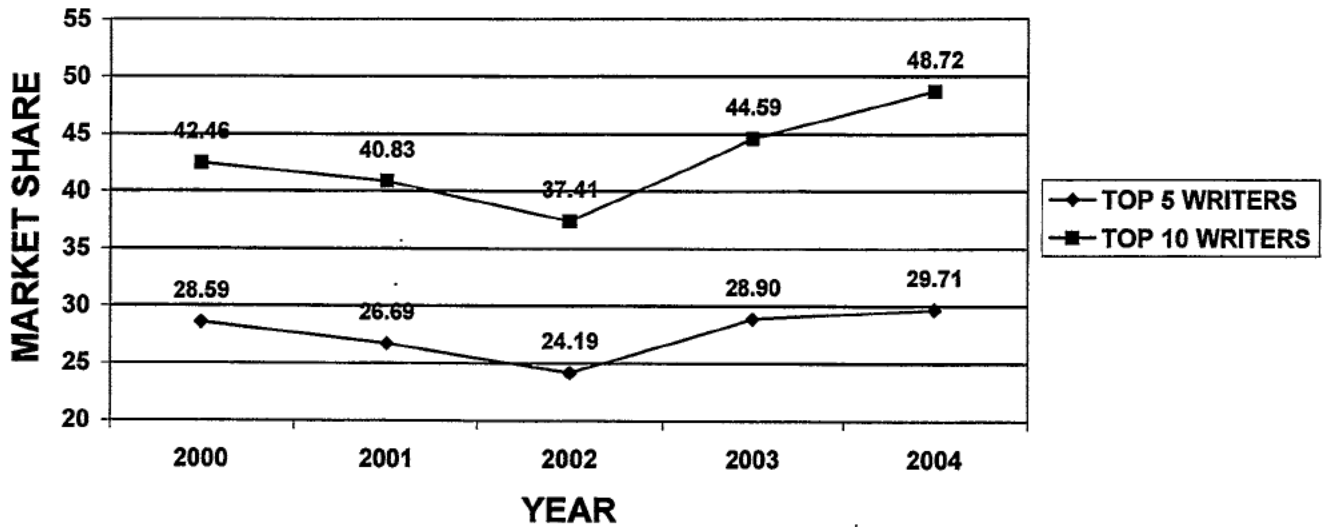
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	NATIONAL SPECIALTY INSURANCE COMPANY	0.01%	\$10,591	\$7,738	-\$37,469	\$34,437	445.04%
122	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.01%	\$9,315	\$9,590	\$82	-\$9,310	-97.08%
123	BROTHERHOOD MUTUAL INSURANCE CO	0.01%	\$9,155	\$9,491	\$3,331	\$3,974	41.87%
124	ACUITY A MUTUAL INSURANCE COMPANY	0.01%	\$8,863	\$2,069	\$30,204	\$53,789	2599.76%
125	CAROLINA CASUALTY INSURANCE COMPANY	0.01%	\$7,661	\$6,191	\$2,115	\$4,115	66.47%
126	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$7,549	\$5,582	-\$1,294	\$706	12.65%
127	FIDELITY AND DEPOSIT CO MARYLAND	0.01%	\$4,905	\$4,905	\$12,799	\$14,294	291.42%
128	LANCER INSURANCE COMPANY	0.00%	\$4,239	\$3,641	\$242,387	\$684,708	18805.49%
129	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$3,902	\$15,733	\$1,000	\$1,000	6.36%
130	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$3,811	\$3,859	\$31,280	-\$9,545	-247.34%
131	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$2,983	\$2,186	\$0	-\$8,200	-375.11%
132	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$2,306	\$6,113	-\$4,079	-\$8,052	-131.72%
133	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$1,403	\$15,751	\$8,246	\$7,234	45.93%
134	PACIFIC INDEMNITY COMPANY	0.00%	\$755	\$641	\$0	-\$1,118	-174.41%
135	CINCINNATI INS CO THE	0.00%	\$479	\$363	-\$358	-\$358	-98.62%
136	SIRIUS AMERICA INSURANCE COMPANY	0.00%	\$373	\$334	\$341	\$243	72.75%
137	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$216	\$21	\$0	\$0	0.00%
138	SECURA SUPREME INSURANCE COMPANY	0.00%	\$212	\$203	\$0	\$0	0.00%
139	VIGILANT INSURANCE COMPANY	0.00%	\$209	\$188	\$0	-\$755	-401.60%
140	AMERICAN STANDARD INS CO OF WISCONSIN	0.00%	\$140	\$131	\$0	\$0	0.00%
141	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$55	\$2,661	\$0	\$19,462	731.38%
142	GEICO GENERAL INS CO	0.00%	\$42	\$42	\$29	\$33	78.57%
143	MID-CONTINENT CASUALTY COMPANY	0.00%	\$32	\$30	\$4,156	-\$2,722	-9073.33%
144	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$31	-\$91	\$342,686	\$368,194	-404608.79%
145	GEICO INDEMNITY COMPANY	0.00%	\$10	\$10	\$154	\$154	1540.00%
146	COMMERCIAL GUARANTY CASUALTY INSURANCE COM	0.00%	\$4	\$1,331	\$101,387	-\$49,582	-3725.17%
147	SAFECO INSURANCE CO OF AMERICA	0.00%	\$4	\$5	\$5,981	-\$20,764	-415280.00%
148	FARMERS INSURANCE EXCHANGE	0.00%	\$3	\$1	\$116,143	\$102,569	10256900.00%
149	FIREMANS FUND INSURANCE COMPANY	0.00%	\$2	\$1	\$50,689	-\$54,938	-5493800.00%
150	MARYLAND CASUALTY COMPANY	0.00%	\$2	\$1	\$130,086	\$114,485	11448500.00%
151	ONEBEACON INSURANCE COMPANY	0.00%	\$2	\$1	\$371,136	\$202,407	20240700.00%
152	BITUMINOUS CASUALTY CORPORATION	0.00%	\$1	\$1	\$455,592	\$326,585	32658500.00%
153	CHICAGO INSURANCE COMPANY	0.00%	\$1	\$29	\$0	-\$6	-20.69%
154	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$1	\$1	\$1,059	\$1,117	111700.00%
155	SELECTIVE INSURANCE COMPANY OF AMERICA	0.00%	\$1	\$1	\$128	\$162	16200.00%
156	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$6,000	\$6,000	N/A
157	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$7,273	\$0	N/A
158	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$0	\$0	\$2,251	\$4,459	N/A
159	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$283,053	\$281,527	N/A
160	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$18,712	-\$24,564	N/A
161	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$8,968	\$296,979	N/A
162	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$1,222	\$1,222	N/A
163	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	\$0	\$0	\$80,373	\$84,352	N/A
164	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$1,341	\$1,341	N/A
165	AMERICAN MODERN HOME INSURANCE CO	0.00%	\$0	\$0	\$940	\$1,352	N/A
166	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$0	\$0	\$353,946	\$258,532	N/A
167	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$57,674	\$55,163	N/A
168	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$147,265	\$147,264	N/A
169	AMERISURE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$572,182	\$572,182	N/A
170	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$75,277	\$25,386	N/A
171	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$18,782	\$43,601	N/A
172	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00%	\$0	\$0	\$111	\$111	N/A
173	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$19	N/A
174	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$10,000	\$56,007	N/A
175	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$0	\$0	-\$249	-\$2,298	N/A
176	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$0	\$0	\$45	\$45	N/A
177	COLUMBIA INSURANCE COMPANY	0.00%	\$0	\$0	-\$5	-\$7	N/A
178	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$40,073	\$6,295	N/A
179	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$835	N/A
180	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$0	\$0	\$511,152	\$428,571	N/A

**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

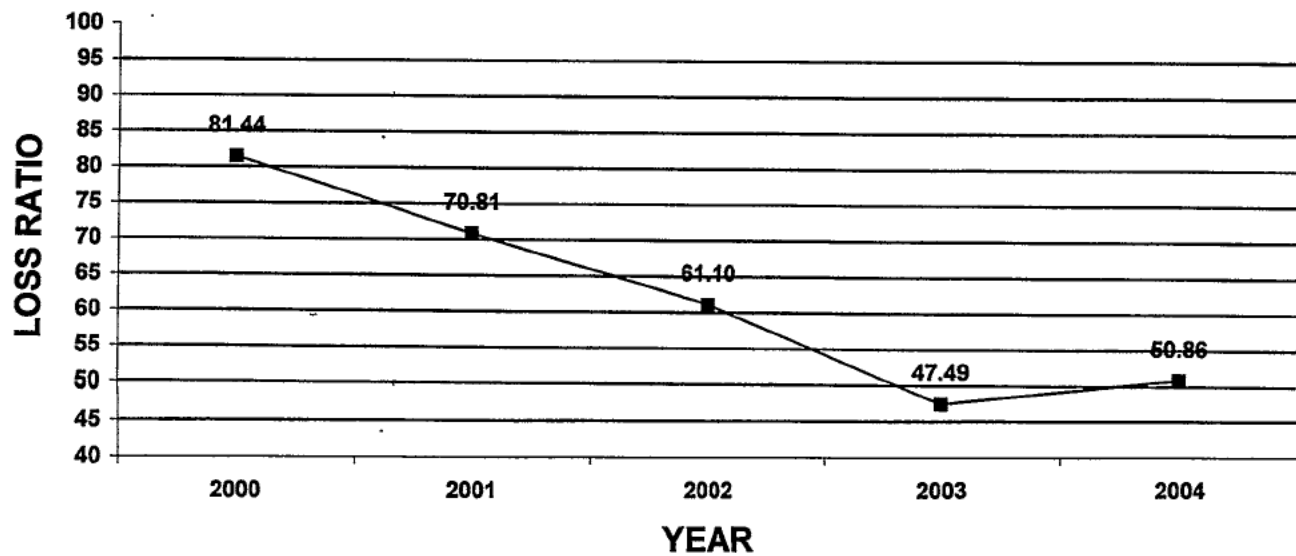
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$25	N/A
182	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$433,462	\$277,732	N/A
183	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$0	\$0	\$149,975	\$249,909	N/A
184	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$32,545	\$32,545	N/A
185	FIDELITY AND CASUALTY COMPANY OF NEW YORK TH	0.00%	\$0	\$0	\$74	\$23	N/A
186	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$18,763	\$58,343	N/A
187	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$22	\$23	N/A
188	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
189	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$1,687	-\$8,107	N/A
190	GUIDEONE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$66,214	\$76,045	N/A
191	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$0	\$21,916	\$0	\$0	0.00%
192	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$598	-\$49,933	N/A
193	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$98,500	\$98,500	N/A
194	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$29,566	\$29,566	N/A
195	MILLERS FIRST INSURANCE COMANY	0.00%	\$0	\$0	\$23	\$0	N/A
196	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$5,382	\$3,911	N/A
197	MITSUMI SUMITOMO INSURANCE USA INC	0.00%	\$0	\$0	\$3,721	\$3,721	N/A
198	MOTORS INSURANCE CORPORATION	0.00%	\$0	\$0	\$15	\$20	N/A
199	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$100	N/A
200	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$94,566	\$75,338	N/A
201	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
202	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	\$58	N/A
203	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$8,356	-\$590	N/A
204	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$20,457	\$20,433	N/A
205	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$79,987	\$39,252	N/A
206	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$2,671	-\$7,036	N/A
207	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.00%	\$0	\$0	\$13,351	\$14,314	N/A
208	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$0	\$0	\$7,023	\$7,023	N/A
209	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$0	\$0	\$602,062	\$619,498	N/A
210	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$29,848	\$29,848	N/A
211	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$129,367	\$129,369	N/A
212	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$1,483	\$3,023	N/A
213	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$57	N/A
214	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$0	\$0	\$250	-\$12,664	N/A
215	SUA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$53,598	N/A
216	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$542	N/A
217	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$897	N/A
218	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$48	N/A
219	TRAVELERS CASUALTY INSURANCE COMPANY OF AMI	0.00%	\$0	\$0	\$0	-\$15	N/A
220	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$107	N/A
221	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$147,355	\$148,793	N/A
222	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$15,246	-\$86,285	N/A
223	UNITED SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10,000	N/A
224	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$256	-\$375	N/A
225	VALIANT INS CO	0.00%	\$0	\$0	\$1,208	\$1,208	N/A
226	VESTA FIRE INSURANCE CORP	0.00%	\$0	\$0	\$0	-\$329	N/A
227	WEST AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$127,251	\$115,566	N/A
228	ZURICH AMERICAN INS CO OF ILLINOIS	0.00%	\$0	\$0	\$23,064	\$23,064	N/A
229	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	-\$104	\$495	\$0	-\$1,922	-388.28%
230	DISCOVER PROPERTY AND CASUALTY INSURANCE CO	0.00%	-\$512	-\$512	\$339,328	\$249,381	-48707.23%
231	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	-\$1,653	\$274	\$0	-\$2,767	-1099.85%
232	CENTENNIAL INSURANCE COMPANY	0.00%	-\$1,926	\$4,131	\$5,463	\$1,947	47.13%
233	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	-\$2,522	\$52,652	\$41,006	\$58,870	111.81%
234	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$3,600	-\$2,634	\$1,619	-\$2,086	79.20%
235	ROYAL INDEMNITY COMPANY	-0.05%	-\$42,826	\$163,299	\$21,514	\$23,569	14.43%
236	SECURITY NATIONAL INSURANCE COMPANY	-0.06%	-\$56,284	\$23,478	\$48,354	-\$50,023	-213.06%
237	UNITED STATES FIDELITY & GUARANTY CO	-0.14%	-\$122,970	-\$70,623	\$170,563	\$192,270	-272.25%
TOTAL		100.00%	\$90,257,005	\$91,663,772	\$42,132,717	\$46,623,735	50.86%

**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Auto Liability Property Damage)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	12.35%	\$959,687	\$944,160	\$325,811	\$249,201	26.39%
2	ZURICH AMERICAN INSURANCE COMPANY	6.10%	\$474,289	\$456,233	\$1,504	\$29,400	6.44%
3	CINCINNATI INS CO THE	3.86%	\$299,561	\$287,831	\$18,951	\$22,736	7.90%
4	PROGRESSIVE NORTHWESTERN INS CO	3.48%	\$270,067	\$258,296	\$32,914	\$29,095	11.26%
5	UNIVERSAL UNDERWRITERS INS CO	3.44%	\$266,934	\$266,934	\$70,772	\$51,518	19.30%
6	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	3.18%	\$247,083	\$247,849	\$36,998	\$54,370	21.94%
7	DISCOVER PROPERTY AND CASUALTY INSURANCE CC	2.91%	\$226,419	\$232,511	\$8,760	\$65,694	28.25%
8	HARTFORD FIRE INSURANCE COMPANY	2.64%	\$204,812	\$228,321	\$121,606	\$110,632	48.45%
9	CONTINENTAL WESTERN INSURANCE CO	2.43%	\$189,136	\$170,433	\$19,177	\$28,894	16.95%
10	HARTFORD UNDERWRITERS INSURANCE CO	2.24%	\$174,278	\$139,411	\$24,310	\$41,262	29.60%
11	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.09%	\$162,483	\$158,256	\$54,013	\$53,773	33.98%
12	UNITED FIRE AND CASUALTY COMPANY	1.99%	\$154,826	\$152,654	\$16,338	-\$7,908	-5.18%
13	AMERISURE MUTUAL INSURANCE COMPANY	1.99%	\$154,643	\$110,649	\$0	\$0	0.00%
14	AMERICAN STATES INSURANCE COMPANY	1.82%	\$141,468	\$160,696	\$34,950	-\$6,998	-4.35%
15	BROTHERHOOD MUTUAL INSURANCE CO	1.72%	\$133,367	\$137,729	\$0	\$3,290	2.39%
16	AMERICAN FAMILY MUTUAL INS CO	1.54%	\$119,657	\$108,283	\$31,702	\$31,702	29.28%
17	EMPLOYERS MUTUAL CASUALTY COMPANY	1.54%	\$119,445	\$106,635	\$8,741	\$853	0.80%
18	TWIN CITY FIRE INS CO	1.53%	\$119,174	\$118,237	\$10,099	\$22,705	19.20%
19	HAWKEYE SECURITY INSURANCE COMPANY	1.53%	\$118,809	\$89,329	\$0	\$0	0.00%
20	AMERICAN MANUFACTURERS MUTUAL INS CO	1.44%	\$111,845	\$111,845	\$0	\$0	0.00%
21	CAMERON MUTUAL INSURANCE COMPANY	1.35%	\$104,801	\$104,213	\$21,518	\$45,148	43.32%
22	AMERICAN CASUALTY CO OF READING PA	1.18%	\$91,594	\$103,199	\$861	\$861	0.83%
23	GRINNELL MUTUAL REINSURANCE COMPANY	1.12%	\$86,986	\$84,903	\$38,941	\$40,897	48.17%
24	AUTO OWNERS INSURANCE COMPANY	1.12%	\$86,976	\$87,777	\$67,096	\$55,354	63.06%
25	FEDERAL INSURANCE COMPANY	1.11%	\$86,343	\$86,141	\$6,673	\$16,796	19.50%
26	STATE AUTO PROPERTY & CASUALTY INS CO	1.03%	\$79,895	\$80,496	\$889	-\$456	-0.57%
27	SHELTER MUTUAL INSURANCE CO	1.03%	\$79,829	\$81,075	\$29,137	\$57,437	70.84%
28	FEDERATED MUTUAL INSURANCE COMPANY	0.97%	\$75,325	\$76,130	\$21,723	\$22,224	29.19%
29	SECURA INSURANCE A MUTUAL COMPANY	0.96%	\$74,880	\$69,538	\$1,000	\$1,000	1.44%
30	COLUMBIA MUTUAL INSURANCE CO	0.94%	\$73,175	\$78,108	\$20,894	\$30,121	38.56%
31	NATIONAL INDEMNITY COMPANY	0.93%	\$72,454	\$78,443	\$4,745	\$2,006	2.56%
32	AMERICAN GUARANTEE & LIABILITY INS CO	0.91%	\$70,707	\$47,949	\$8,409	\$8,409	17.54%
33	NATIONAL LIABILITY & FIRE INS CO	0.83%	\$64,108	\$57,262	\$6,982	\$5,022	8.77%
34	AMERICAN ECONOMY INSURANCE COMPANY	0.82%	\$63,858	\$84,366	\$7,764	\$7,220	8.56%
35	OHIO CASUALTY INSURANCE COMPANY	0.82%	\$63,840	\$66,936	\$1,518	\$14,606	21.82%
36	STATE FARM FIRE AND CASUALTY COMPANY	0.80%	\$61,892	\$61,663	\$34,299	\$37,701	61.14%
37	BITUMINOUS CASUALTY CORPORATION	0.80%	\$61,867	\$61,719	\$0	\$2,799	4.54%
38	EMPIRE FIRE AND MARINE INSURANCE CO	0.79%	\$61,525	\$63,964	\$3,210	\$3,106	4.86%
39	GENERAL CASUALTY CO OF WISCONSIN	0.79%	\$61,518	\$60,453	\$6,452	\$21,675	35.85%
40	LIBERTY MUTUAL FIRE INSURANCE CO	0.75%	\$58,617	\$48,046	\$106,085	\$191,383	398.33%
41	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.74%	\$57,745	\$49,351	\$2,825	\$3,000	6.08%
42	TRANSCONTINENTAL INSURANCE COMPANY	0.72%	\$55,932	\$56,262	\$633	\$7,973	14.17%
43	OWNERS INSURANCE COMPANY	0.71%	\$55,215	\$49,370	\$2,856	\$8,972	18.17%
44	ST PAUL FIRE & MARINE INSURANCE CO	0.70%	\$54,105	\$72,404	\$13,741	\$13,475	18.61%
45	NATIONAL CASUALTY COMPANY	0.69%	\$53,474	\$42,010	\$6,944	\$22,312	53.11%
46	MIDWESTERN INDEMNITY COMPANY THE	0.67%	\$52,019	\$45,234	\$1,574	\$6,284	13.89%
47	ALLSTATE INSURANCE COMPANY	0.66%	\$51,184	\$55,339	\$7,863	\$11,058	19.98%
48	GENERAL INSURANCE CO OF AMERICA	0.64%	\$49,684	\$13,790	\$785	\$1,073	7.78%
49	CONSUMERS INSURANCE USA INC	0.61%	\$47,454	\$33,150	\$1,738	\$7,390	22.29%
50	PEERLESS INSURANCE COMPANY	0.61%	\$47,373	\$63,513	\$0	\$0	0.00%
51	ALLSTATE INDEMNITY COMPANY	0.54%	\$41,996	\$38,860	\$15,412	\$18,300	47.09%
52	TRUCK INSURANCE EXCHANGE	0.54%	\$41,751	\$40,227	\$5,783	\$4,199	10.44%
53	AMERICAN ALTERNATIVE INS CORP	0.53%	\$41,497	\$41,769	\$876	\$10,597	25.37%
54	SHELTER GENERAL INS CO	0.52%	\$40,602	\$39,483	\$4,117	\$1,793	4.54%
55	CONTINENTAL CASUALTY COMPANY	0.51%	\$39,437	\$51,343	\$1,059	-\$13,102	-25.52%
56	LIBERTY MUTUAL INSURANCE COMPANY	0.49%	\$37,918	\$36,421	\$0	\$0	0.00%
57	TRAVELERS INDEMNITY COMPANY	0.48%	\$37,181	\$38,118	\$2,604	\$8,604	22.57%
58	WEST AMERICAN INSURANCE COMPANY	0.46%	\$35,930	\$40,998	\$383	\$9,119	22.24%
59	TRANSPORTATION INSURANCE COMPANY	0.46%	\$35,543	\$29,929	\$0	\$0	0.00%
60	HAULERS INSURANCE COMPANY INC	0.43%	\$33,311	\$29,988	\$28,146	\$20,489	68.32%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	GREAT NORTHERN INSURANCE COMPANY	0.42%	\$32,728	\$30,162	\$0	\$274	0.91%
62	ADDISON INSURANCE COMPANY	0.41%	\$31,973	\$11,469	\$0	\$1,000	8.72%
63	AMERISURE INSURANCE COMPANY	0.39%	\$30,021	\$29,303	\$0	\$0	0.00%
64	CHARTER OAK FIRE INSURANCE CO THE	0.39%	\$29,982	\$27,656	\$0	\$0	0.00%
65	AMERICAN ZURICH INSURANCE COMPANY	0.34%	\$26,714	\$26,631	\$0	\$0	0.00%
66	GUIDEONE MUTUAL INSURANCE COMPANY	0.34%	\$26,186	\$26,433	\$5,958	\$4,706	17.80%
67	ST PAUL MERCURY INSURANCE COMPANY	0.34%	\$26,096	\$30,222	\$0	\$2,575	8.52%
68	ACUITY A MUTUAL INSURANCE COMPANY	0.33%	\$25,877	\$7,509	\$0	\$0	0.00%
69	DAIMLERCHRYSLER INSURANCE COMPANY	0.30%	\$22,964	\$23,329	\$3,963	\$21,928	93.99%
70	NATIONWIDE AGRIBUSINESS INS CO	0.29%	\$22,362	\$10,147	\$0	-\$3,503	-34.52%
71	SENTRY SELECT INSURANCE COMPANY	0.29%	\$22,184	\$27,068	\$0	\$0	0.00%
72	HARTFORD CASUALTY INS CO	0.27%	\$20,599	\$19,455	\$34,830	-\$6,998	-35.97%
73	UNITED FIRE & INDEMNITY COMPANY	0.26%	\$20,510	\$31,967	\$347	\$1,600	5.01%
74	FIRST NATIONAL INS CO OF AMERICA	0.26%	\$19,950	\$9,940	\$0	\$880	8.85%
75	MARYLAND CASUALTY COMPANY	0.24%	\$18,854	\$20,446	\$642	-\$14,360	-70.23%
76	WINDSOR INSURANCE COMPANY	0.22%	\$17,375	\$18,786	\$1,021	\$3,079	16.39%
77	NORTHFIELD INSURANCE COMPANY	0.22%	\$16,779	\$17,826	\$6,000	\$2,206	12.38%
78	FARMERS INSURANCE EXCHANGE	0.21%	\$16,094	\$17,835	\$0	-\$4,196	-23.53%
79	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.20%	\$15,592	\$18,096	\$15,166	\$14,099	77.91%
80	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.20%	\$15,213	\$13,873	\$0	\$0	0.00%
81	SAGAMORE INSURANCE COMPANY	0.17%	\$12,881	\$14,526	\$0	-\$886	-6.10%
82	PHARMACISTS MUTUAL INSURANCE COMPANY	0.15%	\$11,358	\$10,613	\$0	\$558	5.26%
83	UNITED STATES FIDELITY & GUARANTY CO	0.14%	\$10,763	\$12,462	\$1	\$1,521	12.21%
84	COOPERATIVE MUTUAL INSURANCE COMPANY	0.14%	\$10,528	\$11,212	\$980	\$7,015	62.57%
85	OLD REPUBLIC INSURANCE COMPANY	0.13%	\$10,064	\$9,197	\$0	\$0	0.00%
86	FEDERATED SERVICE INSURANCE COMPANY	0.13%	\$9,988	\$10,395	\$0	\$15,494	149.05%
87	FARMERS ALLIANCE MUTUAL INS CO	0.13%	\$9,714	\$9,183	-\$827	-\$827	-9.01%
88	PROGRESSIVE CASUALTY INSURANCE CO	0.12%	\$9,645	\$11,699	\$1,000	\$849	7.26%
89	GREAT WEST CASUALTY COMPANY	0.12%	\$9,542	\$9,845	\$7,646	\$5,145	52.25%
90	ARGONAUT INSURANCE COMPANY	0.12%	\$9,218	\$12,645	\$17,827	\$3,920	31.00%
91	REGENT INSURANCE COMPANY	0.12%	\$9,126	\$11,012	\$1,045	\$2,934	26.64%
92	VALLEY FORGE INSURANCE COMPANY	0.11%	\$8,672	\$7,843	\$0	\$0	0.00%
93	ST PAUL GUARDIAN INSURANCE COMPANY	0.11%	\$8,455	\$8,477	\$0	\$474	5.59%
94	STATE AUTOMOBILE MUTUAL INS CO	0.09%	\$7,337	\$7,887	\$5,479	\$15,632	198.20%
95	SENTRY INSURANCE A MUTUAL COMPANY	0.09%	\$7,095	\$6,429	\$1,000	\$0	0.00%
96	WAUSAU UNDERWRITERS INS CO	0.09%	\$6,806	\$5,296	\$0	\$0	0.00%
97	ZURICH AMERICAN INS CO OF ILLINOIS	0.08%	\$6,459	\$7,746	\$0	\$0	0.00%
98	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.08%	\$6,390	\$7,613	\$0	\$0	0.00%
99	NORTHLAND INSURANCE COMPANY	0.08%	\$6,140	\$7,485	\$2,973,928	-\$308	-4.11%
100	HANOVER INSURANCE COMPANY THE	0.08%	\$6,118	\$5,822	\$1,333	-\$197	-3.38%
101	FIDELITY AND GUARANTY INSURANCE COMPANY	0.08%	\$5,976	\$5,912	\$0	\$526	8.90%
102	ALEA NORTH AMERICA INSURANCE COMPANY	0.07%	\$5,772	\$4,909	\$0	\$2,273	46.30%
103	ATLANTIC MUTUAL INSURANCE COMPANY	0.07%	\$5,728	\$25,894	\$200,000	\$535,000	2066.12%
104	TIG INSURANCE COMPANY	0.07%	\$5,361	\$18,943	\$30,110	\$2,513	13.27%
105	STRATFORD INSURANCE COMPANY	0.07%	\$5,238	\$5,219	\$1,948	\$3,180	60.93%
106	SCOTTSDALE INDEMNITY COMPANY	0.07%	\$5,198	\$3,447	\$700	\$1,747	50.68%
107	CAROLINA CASUALTY INSURANCE COMPANY	0.06%	\$4,687	\$3,519	\$1,000	\$1,000	28.42%
108	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.06%	\$4,545	\$4,120	\$0	\$2,336	56.70%
109	MARKEL INSURANCE COMPANY	0.06%	\$4,529	\$5,167	\$1,212	\$2,432	47.07%
110	LEADER INSURANCE COMPANY	0.06%	\$4,329	\$5,841	\$0	\$109	1.87%
111	MID-CONTINENT CASUALTY COMPANY	0.06%	\$4,307	\$5,422	\$0	\$5,367	98.99%
112	ASSURANCE COMPANY OF AMERICA	0.05%	\$4,259	\$5,509	\$0	\$0	0.00%
113	TRI STATE INSURANCE CO OF MINNESOTA	0.05%	\$4,248	\$5,752	\$765	-\$22,529	-391.67%
114	LANCER INSURANCE COMPANY	0.05%	\$4,211	\$4,579	\$0	\$0	0.00%
115	WAUSAU BUSINESS INSURANCE COMPANY	0.05%	\$4,198	\$3,629	\$0	\$0	0.00%
116	TRAVELERS INDEMNITY CO OF AMERICA	0.05%	\$4,050	\$747	\$0	\$0	0.00%
117	NORTHERN INSURANCE CO OF NEW YORK	0.05%	\$3,928	\$4,273	\$1,000	\$1,000	23.40%
118	AMCO INSURANCE COMPANY	0.05%	\$3,741	\$4,734	\$0	\$0	0.00%
119	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.05%	\$3,685	\$2,532	\$2,146	\$1,895	74.84%



**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

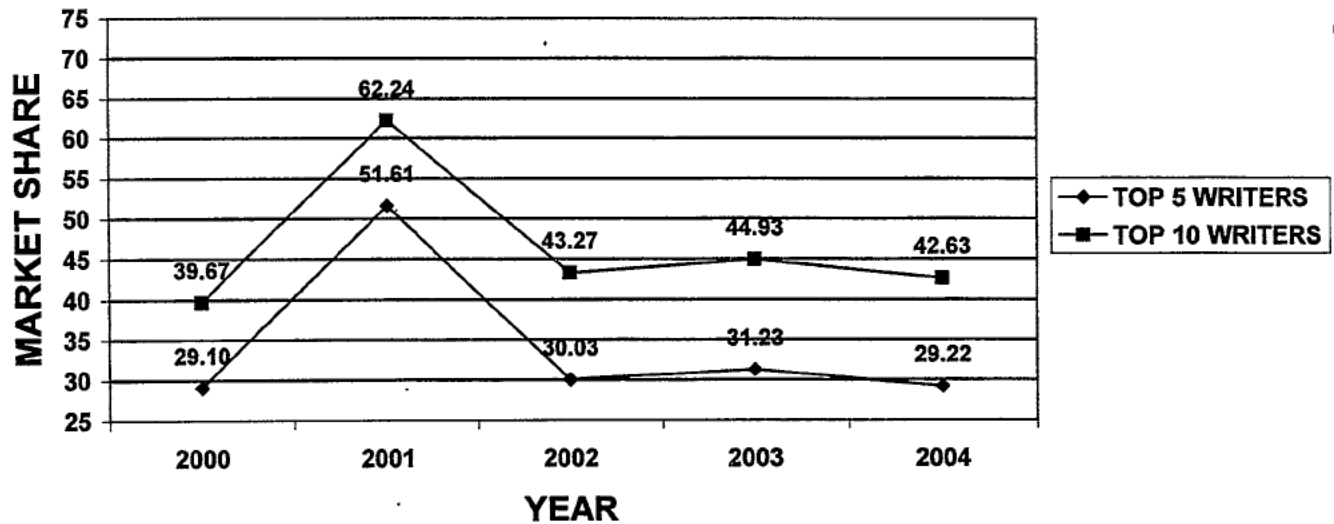
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	TRINITY UNIVERSAL INSURANCE COMPANY	0.05%	\$3,534	\$4,598	\$601	\$1,509	32.82%
121	AMERICAN FIRE & CASUALTY COMPANY	0.04%	\$3,421	\$1,641	\$0	\$303	18.46%
122	HARTFORD INSURANCE CO OF MIDWEST THE	0.04%	\$3,379	\$1,719	\$0	\$514	29.90%
123	MID CENTURY INSURANCE COMPANY	0.04%	\$3,219	\$3,844	\$6,014	\$2,533	65.89%
124	NATIONAL SPECIALTY INSURANCE COMPANY	0.04%	\$3,177	\$2,321	-\$11,241	\$10,331	445.11%
125	AXA RE PROPERTY AND CASUALTY INSURANCE COMP	0.04%	\$3,137	\$5,281	\$0	\$0	0.00%
126	MASSACHUSETTS BAY INS CO	0.04%	\$2,881	\$2,798	\$5,000	\$5,000	178.70%
127	LIBERTY INSURANCE CORPORATION	0.04%	\$2,862	\$2,038	\$0	\$6,364	312.27%
128	FIDELITY & GUARANTY INS UNDERWRITERS	0.03%	\$2,545	\$4,356	\$0	\$371	8.52%
129	NATIONAL FIRE INS CO OF HARTFORD	0.03%	\$2,343	\$2,894	\$0	\$0	0.00%
130	STATE NATIONAL INSURANCE COMPANY INC	0.03%	\$2,209	\$2,209	\$75	\$2,931	132.68%
131	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$1,970	\$2,305	\$579	-\$2,674	-116.01%
132	GULF INSURANCE COMPANY	0.02%	\$1,847	\$3,004	\$0	-\$60,540	-2015.31%
133	GREAT AMERICAN INSURANCE COMPANY OF NEW YOR	0.02%	\$1,803	\$1,743	\$0	\$704	40.39%
134	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$1,535	\$4,601	\$0	\$0	0.00%
135	INTEGON NATIONAL INSURANCE COMPANY	0.02%	\$1,493	\$2,238	\$5,659	\$3,692	164.97%
136	GREAT AMERICAN ASSURANCE COMPANY	0.02%	\$1,452	\$1,657	\$0	\$71	4.28%
137	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.02%	\$1,359	\$1,464	\$0	-\$1,421	-97.06%
138	GREAT AMERICAN INSURANCE COMPANY	0.02%	\$1,350	\$1,168	\$0	\$363	31.08%
139	ACCEPTANCE CASUALTY INSURANCE CO	0.02%	\$1,179	\$1,028	\$0	\$0	0.00%
140	RLI INSURANCE COMPANY	0.01%	\$1,140	\$1,148	\$0	-\$470	-40.94%
141	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$1,127	\$834	-\$193	\$106	12.71%
142	NATIONAL AMERICAN INSURANCE COMPANY	0.01%	\$1,087	\$1,156	\$0	\$0	0.00%
143	FIDELITY AND DEPOSIT CO MARYLAND	0.01%	\$979	\$646	\$2,486	\$2,486	384.83%
144	STAR INSURANCE COMPANY	0.01%	\$976	\$454	\$0	\$0	0.00%
145	WESTFIELD INSURANCE COMPANY	0.01%	\$540	\$943	\$20	-\$20	-2.12%
146	FARMLAND MUTUAL INSURANCE COMPANY	0.01%	\$522	\$536	\$0	-\$134	-25.00%
147	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$448	\$422	\$0	\$172	40.76%
148	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$400	\$366	\$0	-\$13	-3.55%
149	MITSUMI SUMITOMO INSURANCE USA INC	0.00%	\$352	\$336	\$0	\$92	27.38%
150	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$327	\$268	\$0	\$20	7.46%
151	GATEWAY INSURANCE COMPANY	0.00%	\$288	\$288	\$0	\$0	0.00%
152	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$286	\$322	\$0	\$0	0.00%
153	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$225	\$102	\$0	\$0	0.00%
154	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$210	\$2,352	\$1,232	\$1,080	45.92%
155	OCCIDENTAL FIRE & CAS CO OF NC	0.00%	\$134	\$134	\$2,652	\$2,652	1979.10%
156	CENTENNIAL INSURANCE COMPANY	0.00%	\$99	\$893	\$0	\$0	0.00%
157	PACIFIC INDEMNITY COMPANY	0.00%	\$77	\$54	\$0	-\$106	-196.30%
158	LM INSURANCE CORPORATION	0.00%	\$71	\$56	\$0	\$0	0.00%
159	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$50	\$7	\$0	\$0	0.00%
160	GEICO GENERAL INS CO	0.00%	\$29	\$29	\$0	\$0	0.00%
161	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$25	\$101	\$0	\$0	0.00%
162	SECURA SUPREME INSURANCE COMPANY	0.00%	\$18	\$17	\$0	\$0	0.00%
163	VIGILANT INSURANCE COMPANY	0.00%	\$17	\$16	\$0	-\$73	-456.25%
164	LINCOLN GENERAL INSURANCE CO	0.00%	\$6	\$298	\$0	\$0	0.00%
165	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$2	\$120	\$0	\$0	0.00%
166	ATHENA ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$194	N/A
167	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11,583	N/A
168	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$8	N/A
169	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$0	\$2,121	\$0	\$0	0.00%
170	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1	N/A
171	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$67	N/A
172	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$211	N/A
173	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$146	N/A
174	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$2,277	-\$12,887	N/A
175	PHOENIX INSURANCE COMPANY THE	0.00%	-\$9	-\$3	\$0	\$0	0.00%
176	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	-\$12	-\$13	\$0	\$0	0.00%
177	ULICO CASUALTY COMPANY	0.00%	-\$95	\$1,505	\$2,261	\$5,220	346.84%
178	BITUMINOUS FIRE AND MARINE INS CO	-0.01%	-\$754	-\$670	\$0	\$46	-6.87%

**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

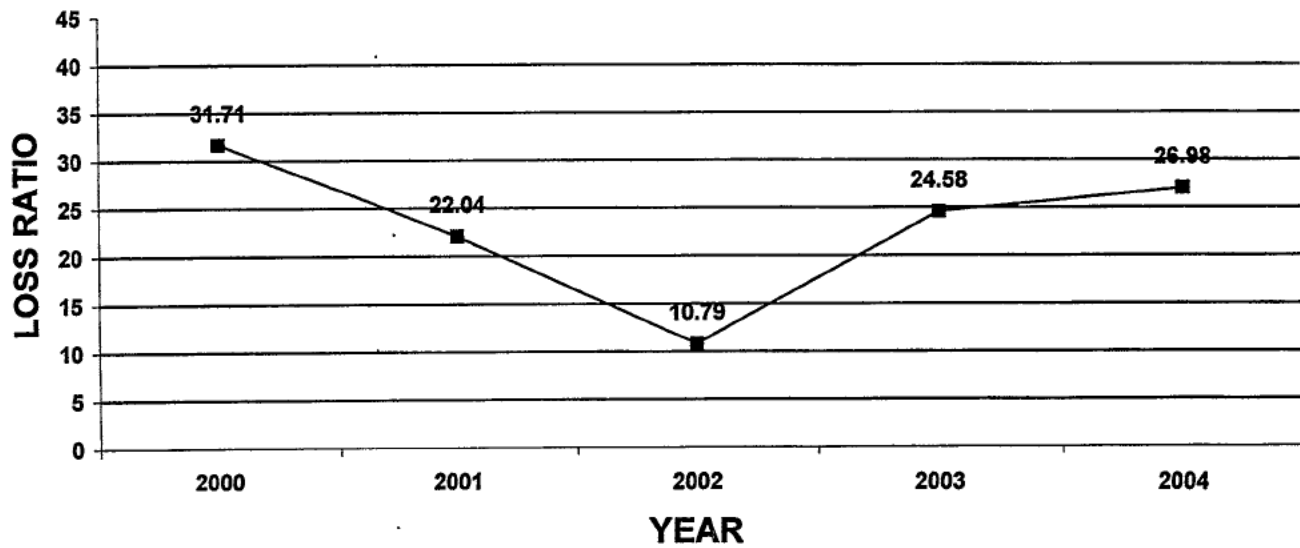
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	AMERICAN MOTORISTS INSURANCE CO	-0.03%	-\$2,005	-\$2,005	\$931	\$931	-46.43%
180	SECURITY NATIONAL INSURANCE COMPANY	-0.07%	-\$5,821	\$2,465	\$5,077	-\$5,253	-213.10%
181	LUMBERMENS MUTUAL CASUALTY CO	-0.49%	-\$37,928	-\$37,928	\$0	\$0	0.00%
	TOTAL	100.00%	\$7,769,372	\$7,592,187	\$4,641,831	\$2,048,509	26.98%

**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Medical Payments)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	9.45%	\$1,623,810	\$1,584,958	\$798,998	\$567,552	35.81%
2	INDIANA LUMBERMENS MUTUAL INS CO	8.88%	\$1,525,684	\$1,469,669	\$235,216	\$26,936	1.83%
3	LINCOLN GENERAL INSURANCE CO	7.78%	\$1,336,922	\$1,385,759	\$763,463	\$354,846	25.61%
4	ZURICH AMERICAN INSURANCE COMPANY	4.92%	\$845,568	\$827,560	\$4,000	-\$1,001	-0.12%
5	PROGRESSIVE NORTHWESTERN INS CO	4.59%	\$788,349	\$759,804	\$142,100	-\$13,821	-1.82%
6	CINCINNATI INS CO THE	4.30%	\$739,071	\$755,936	\$336,485	\$173,734	22.98%
7	AUTO OWNERS INSURANCE COMPANY	2.84%	\$487,669	\$502,815	\$129,743	\$87,243	17.35%
8	CONTINENTAL WESTERN INSURANCE CO	2.03%	\$348,797	\$324,296	\$0	\$45,354	13.99%
9	FEDERATED MUTUAL INSURANCE COMPANY	1.91%	\$328,421	\$350,066	\$130,338	-\$14,195	-4.05%
10	AMERICAN FAMILY MUTUAL INS CO	1.88%	\$322,428	\$292,887	\$23,150	\$419,905	143.37%
11	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	1.88%	\$322,401	\$327,783	\$0	\$1,020,000	311.18%
12	UNITED FIRE AND CASUALTY COMPANY	1.82%	\$312,189	\$313,395	\$558,000	\$27,000	8.62%
13	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.80%	\$309,378	\$305,438	\$23,300	\$12,208	4.00%
14	UNIVERSAL UNDERWRITERS INS CO	1.66%	\$285,176	\$285,176	\$11,400	\$48,400	16.97%
15	OWNERS INSURANCE COMPANY	1.63%	\$280,159	\$247,064	\$49,625	\$116,007	46.95%
16	CONSUMERS INSURANCE USA INC	1.57%	\$270,343	\$201,283	\$500	\$651	0.32%
17	BROTHERHOOD MUTUAL INSURANCE CO	1.41%	\$243,011	\$248,702	\$34,915	\$43,184	17.36%
18	HAWKEYE SECURITY INSURANCE COMPANY	1.37%	\$235,409	\$185,696	\$0	\$0	0.00%
19	AMERISURE MUTUAL INSURANCE COMPANY	1.26%	\$217,133	\$248,136	\$0	\$0	0.00%
20	SHELTER MUTUAL INSURANCE CO	1.17%	\$201,446	\$202,912	-\$489	-\$954	-0.48%
21	AMERICAN ALTERNATIVE INS CORP	1.01%	\$173,848	\$173,638	\$0	\$0	0.00%
22	COLUMBIA MUTUAL INSURANCE CO	1.01%	\$172,797	\$178,433	-\$447	\$47,097	26.39%
23	DISCOVER PROPERTY AND CASUALTY INSURANCE CC	1.00%	\$172,188	\$169,991	\$0	-\$1,972	-1.16%
24	EMPIRE FIRE AND MARINE INSURANCE CO	1.00%	\$171,057	\$168,876	\$5,616	\$234,300	138.74%
25	GRINNELL MUTUAL REINSURANCE COMPANY	0.97%	\$167,302	\$161,891	\$160,000	\$272,356	168.23%
26	AMERICAN ECONOMY INSURANCE COMPANY	0.90%	\$154,106	\$202,820	\$27,021	-\$52,326	-25.80%
27	CAMERON MUTUAL INSURANCE COMPANY	0.87%	\$150,070	\$148,611	-\$1,236	\$26,436	17.79%
28	STATE AUTO PROPERTY & CASUALTY INS CO	0.87%	\$149,550	\$150,673	\$4,500	\$30,810	20.45%
29	EMPLOYERS MUTUAL CASUALTY COMPANY	0.84%	\$144,797	\$144,756	\$825,010	\$833,266	575.63%
30	STATE FARM FIRE AND CASUALTY COMPANY	0.84%	\$144,724	\$141,622	\$42,503	\$11,698	8.26%
31	AMERICAN SOUTHERN INSURANCE COMPANY	0.81%	\$139,687	\$75,874	\$13,439	\$527,614	695.38%
32	BITUMINOUS CASUALTY CORPORATION	0.80%	\$136,711	\$136,385	\$0	\$76,440	56.05%
33	SECURA INSURANCE A MUTUAL COMPANY	0.79%	\$135,481	\$119,524	\$0	-\$58,618	-49.04%
34	HAULERS INSURANCE COMPANY INC	0.77%	\$132,006	\$118,836	\$0	\$32,348	27.22%
35	ST PAUL FIRE & MARINE INSURANCE CO	0.75%	\$129,215	\$155,673	\$100,075	\$266,262	171.04%
36	PEERLESS INSURANCE COMPANY	0.73%	\$124,919	\$153,270	\$0	\$0	0.00%
37	TRUCK INSURANCE EXCHANGE	0.71%	\$122,801	\$113,861	\$5,849	\$419	0.37%
38	GENERAL CASUALTY CO OF WISCONSIN	0.71%	\$122,033	\$119,585	\$16,282	\$8,589	7.18%
39	SHELTER GENERAL INS CO	0.69%	\$118,876	\$115,364	\$200,000	\$87,118	75.52%
40	NATIONAL LIABILITY & FIRE INS CO	0.64%	\$110,491	\$102,354	\$9,750	\$19,390	18.94%
41	FEDERATED SERVICE INSURANCE COMPANY	0.63%	\$108,999	\$84,864	\$0	\$0	0.00%
42	TRANSCONTINENTAL INSURANCE COMPANY	0.61%	\$104,192	\$113,721	\$0	\$73,774	64.87%
43	MIDWESTERN INDEMNITY COMPANY THE	0.60%	\$103,490	\$85,186	\$0	\$0	0.00%
44	NATIONAL INDEMNITY COMPANY	0.60%	\$103,020	\$116,938	\$40,000	\$80,715	69.02%
45	OHIO CASUALTY INSURANCE COMPANY	0.60%	\$102,814	\$109,973	\$3,200	\$76,287	69.37%
46	GATEWAY INSURANCE COMPANY	0.53%	\$91,923	\$89,389	\$4,021	-\$257	-0.29%
47	LIBERTY MUTUAL FIRE INSURANCE CO	0.50%	\$85,804	\$72,161	-\$179,902	-\$441,417	-611.71%
48	ALLSTATE INSURANCE COMPANY	0.49%	\$84,535	\$98,633	\$362,515	\$298,638	302.78%
49	ALLSTATE INDEMNITY COMPANY	0.48%	\$82,036	\$76,465	\$19,629	\$179,592	234.87%
50	NATIONAL CASUALTY COMPANY	0.46%	\$78,670	\$62,716	\$342	\$23,429	37.36%
51	STRATFORD INSURANCE COMPANY	0.45%	\$77,496	\$77,216	\$28,821	\$47,047	60.93%
52	CLARENDON NATIONAL INS CO	0.41%	\$71,180	\$56,324	\$13,846	\$135,255	240.14%
53	AMERISURE INSURANCE COMPANY	0.41%	\$70,379	\$65,887	\$0	\$0	0.00%
54	AMERICAN MANUFACTURERS MUTUAL INS CO	0.40%	\$69,084	\$69,084	\$2,000	\$60,000	86.85%
55	WEST AMERICAN INSURANCE COMPANY	0.40%	\$68,087	\$74,978	\$325,200	\$96,580	128.81%
56	ST PAUL MERCURY INSURANCE COMPANY	0.35%	\$60,743	\$68,669	\$32,750	-\$17,015	-24.78%
57	GREAT WEST CASUALTY COMPANY	0.34%	\$58,973	\$55,043	\$50,000	\$36,504	66.32%
58	CONTINENTAL CASUALTY COMPANY	0.34%	\$58,721	\$72,400	\$1,170	\$81,793	112.97%
59	FARMERS INSURANCE EXCHANGE	0.33%	\$57,246	\$62,623	\$182,250	\$156,554	249.99%
60	OCCIDENTAL FIRE & CAS CO OF NC	0.33%	\$56,512	\$60,748	\$0	\$50,000	82.31%

**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	TRAVELERS INDEMNITY COMPANY	0.32%	\$55,639	\$53,841	\$0	\$19,000	35.29%
62	ADDISON INSURANCE COMPANY	0.32%	\$54,944	\$20,121	\$0	\$8,000	39.76%
63	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.32%	\$54,712	\$48,300	\$12,000	\$12,000	24.84%
64	NORTHLAND INSURANCE COMPANY	0.31%	\$53,619	\$53,587	\$0	\$595	1.11%
65	CAROLINA CASUALTY INSURANCE COMPANY	0.31%	\$52,482	\$44,526	\$2,968	\$5,468	12.28%
66	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.30%	\$52,203	\$60,555	\$0	-\$43,001	-71.01%
67	ACCEPTANCE CASUALTY INSURANCE CO	0.29%	\$50,465	\$49,784	\$0	\$7,400	14.86%
68	HARTFORD FIRE INSURANCE COMPANY	0.29%	\$50,461	\$56,253	\$29,961	\$27,258	48.46%
69	FARMLAND MUTUAL INSURANCE COMPANY	0.28%	\$48,293	\$42,474	\$0	-\$10,615	-24.99%
70	ACUITY A MUTUAL INSURANCE COMPANY	0.28%	\$47,611	\$15,129	\$0	\$0	0.00%
71	TRANSPORTATION INSURANCE COMPANY	0.27%	\$47,042	\$42,401	\$0	\$309,910	730.90%
72	GUIDEONE MUTUAL INSURANCE COMPANY	0.27%	\$46,307	\$44,818	\$0	-\$32,509	-72.54%
73	NATIONWIDE AGRIBUSINESS INS CO	0.27%	\$45,799	\$32,463	\$0	-\$11,207	-34.52%
74	LIBERTY MUTUAL INSURANCE COMPANY	0.26%	\$44,971	\$43,299	\$0	\$0	0.00%
75	WINDSOR INSURANCE COMPANY	0.24%	\$42,012	\$43,000	\$0	\$9,377	21.81%
76	NORTHFIELD INSURANCE COMPANY	0.24%	\$42,011	\$41,753	\$0	\$8,618	20.64%
77	AMERICAN GUARANTEE & LIABILITY INS CO	0.24%	\$41,829	\$33,139	\$0	\$0	0.00%
78	CHARTER OAK FIRE INSURANCE CO THE	0.24%	\$41,443	\$39,721	\$0	\$15,000	37.76%
79	AMERICAN CASUALTY CO OF READING PA	0.24%	\$41,089	\$53,192	\$20	\$20	0.04%
80	SAGAMORE INSURANCE COMPANY	0.22%	\$38,009	\$36,817	\$0	-\$617	-1.68%
81	AMERICAN ZURICH INSURANCE COMPANY	0.19%	\$32,141	\$35,336	\$0	\$0	0.00%
82	PROGRESSIVE CASUALTY INSURANCE CO	0.18%	\$30,302	\$34,281	\$685	-\$5,350	-15.61%
83	FARMERS ALLIANCE MUTUAL INS CO	0.18%	\$30,219	\$29,523	\$0	\$0	0.00%
84	HARTFORD UNDERWRITERS INSURANCE CO	0.17%	\$29,519	\$29,205	\$2,513	\$5,637	19.30%
85	TWIN CITY FIRE INS CO	0.17%	\$29,362	\$29,131	\$2,488	\$5,594	19.20%
86	MARYLAND CASUALTY COMPANY	0.17%	\$28,850	\$33,984	\$1,929	\$22,529	66.29%
87	OLD REPUBLIC INSURANCE COMPANY	0.16%	\$27,233	\$22,503	\$0	\$0	0.00%
88	GREAT AMERICAN ASSURANCE COMPANY	0.16%	\$26,752	\$25,701	\$0	\$2,134	8.30%
89	UNITED FIRE & INDEMNITY COMPANY	0.15%	\$26,582	\$41,890	\$0	-\$270,000	-644.55%
90	CANAL INSURANCE COMPANY	0.15%	\$26,050	\$26,660	\$0	\$5,000	18.75%
91	SENTRY SELECT INSURANCE COMPANY	0.14%	\$24,818	\$29,841	\$0	\$0	0.00%
92	TRANSNORTH INSURANCE COMPANY OF AMERICA INC	0.14%	\$24,008	\$28,067	\$27,617	\$30,305	107.97%
93	COOPERATIVE MUTUAL INSURANCE COMPANY	0.13%	\$22,024	\$23,453	\$2,051	\$14,673	62.56%
94	UNITED STATES FIDELITY & GUARANTY CO	0.12%	\$20,003	\$22,596	\$0	-\$47,250	-209.11%
95	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.12%	\$19,922	\$18,995	\$21,000	-\$199,810	-1051.91%
96	PHARMACISTS MUTUAL INSURANCE COMPANY	0.12%	\$19,779	\$17,440	\$0	\$917	5.26%
97	REGENT INSURANCE COMPANY	0.11%	\$18,461	\$22,556	\$0	\$1,571	6.96%
98	AMCO INSURANCE COMPANY	0.11%	\$18,358	\$15,511	\$0	\$0	0.00%
99	STATE AUTOMOBILE MUTUAL INS CO	0.10%	\$17,400	\$19,942	\$0	\$19,730	98.94%
100	FIDELITY AND GUARANTY INSURANCE COMPANY	0.10%	\$17,096	\$40,526	\$0	\$22,337	55.12%
101	ASSURANCE COMPANY OF AMERICA	0.10%	\$16,736	\$18,485	\$0	\$0	0.00%
102	SENTRY INSURANCE A MUTUAL COMPANY	0.09%	\$16,152	\$14,692	\$0	\$1,275	8.68%
103	TRINITY UNIVERSAL INSURANCE COMPANY	0.09%	\$15,744	\$20,614	\$2,697	\$6,767	32.83%
104	VALLEY FORGE INSURANCE COMPANY	0.09%	\$14,751	\$12,816	\$320,000	-\$396,403	-3093.03%
105	ST PAUL GUARDIAN INSURANCE COMPANY	0.08%	\$13,264	\$17,295	\$0	\$755	4.37%
106	FIDELITY AND DEPOSIT CO MARYLAND	0.07%	\$12,527	\$12,279	\$0	\$0	0.00%
107	PHILADELPHIA INDEMNITY INSURANCE CO	0.07%	\$12,524	\$13,509	\$7,307	\$14,293	105.80%
108	LANCER INSURANCE COMPANY	0.07%	\$12,133	\$12,039	\$0	\$0	0.00%
109	HANOVER INSURANCE COMPANY THE	0.07%	\$11,649	\$11,147	\$0	\$0	0.00%
110	WAUSAU UNDERWRITERS INS CO	0.07%	\$11,545	\$10,728	\$0	\$0	0.00%
111	MID CENTURY INSURANCE COMPANY	0.06%	\$10,996	\$15,821	\$0	-\$14,936	-94.41%
112	MID-CONTINENT CASUALTY COMPANY	0.06%	\$10,912	\$11,842	\$0	\$189,913	1603.72%
113	ARGONAUT INSURANCE COMPANY	0.06%	\$10,304	\$14,133	\$19,924	\$4,381	31.00%
114	LEADER INSURANCE COMPANY	0.06%	\$9,877	\$14,151	\$0	\$2,385	16.85%
115	AXA RE PROPERTY AND CASUALTY INSURANCE COMP	0.05%	\$9,410	\$15,843	\$0	\$0	0.00%
116	WAUSAU BUSINESS INSURANCE COMPANY	0.05%	\$8,657	\$7,649	\$0	\$68,319	893.18%
117	FIDELITY & GUARANTY INS UNDERWRITERS	0.05%	\$8,389	\$10,910	\$0	\$1,018	9.33%
118	TIG INSURANCE COMPANY	0.05%	\$8,091	\$30,863	\$45,441	\$3,792	12.29%
119	AMERICAN FIRE & CASUALTY COMPANY	0.05%	\$8,089	\$3,639	\$0	\$668	18.36%

**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)**

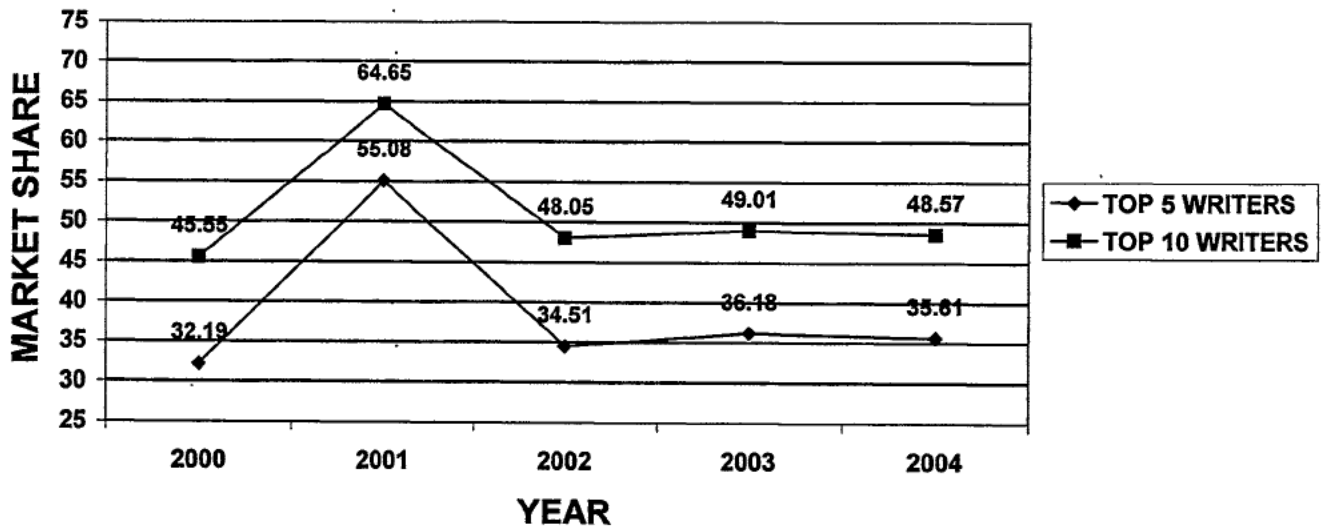
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	INSURANCE CORPORATION OF HANNOVER	0.04%	\$7,512	\$9,725	\$44,868	\$34,108	350.72%
121	NORTHERN INSURANCE CO OF NEW YORK	0.04%	\$7,022	\$7,910	\$1,000,000	-\$50,001	-632.12%
122	LIBERTY INSURANCE CORPORATION	0.04%	\$6,487	\$5,274	\$0	\$0	0.00%
123	ZURICH AMERICAN INS CO OF ILLINOIS	0.04%	\$6,192	\$10,818	\$0	\$0	0.00%
124	MASSACHUSETTS BAY INS CO	0.04%	\$6,049	\$5,880	\$0	\$0	0.00%
125	TRI STATE INSURANCE CO OF MINNESOTA	0.03%	\$5,978	\$7,809	\$0	\$0	0.00%
126	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.03%	\$5,897	\$3,759	\$0	\$325	8.65%
127	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$5,872	\$6,963	\$1,749	-\$8,076	-115.98%
128	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.03%	\$5,558	\$5,631	\$0	\$461	8.19%
129	HARTFORD CASUALTY INS CO	0.03%	\$5,075	\$4,793	\$8,581	-\$1,724	-35.97%
130	GULF INSURANCE COMPANY	0.03%	\$5,001	\$5,641	\$0	-\$113,695	-2015.51%
131	RLI INSURANCE COMPANY	0.03%	\$4,975	\$5,012	\$0	\$49,251	982.66%
132	INTEGON NATIONAL INSURANCE COMPANY	0.03%	\$4,903	\$5,897	\$0	\$0	0.00%
133	DAIMLERCHRYSLER INSURANCE COMPANY	0.03%	\$4,338	\$4,407	\$749	\$4,142	93.99%
134	ALEA NORTH AMERICA INSURANCE COMPANY	0.03%	\$4,307	\$3,789	\$0	\$1,755	46.32%
135	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$4,255	\$1,319	\$0	\$0	0.00%
136	SCOTTSDALE INDEMNITY COMPANY	0.02%	\$4,202	\$3,193	\$0	\$91	2.85%
137	COLONIAL AMERICAN CASUALTY AND SURETY C	0.02%	\$3,917	\$4,404	\$0	\$0	0.00%
138	MARKEL INSURANCE COMPANY	0.02%	\$3,297	\$3,429	\$606	\$1,029	30.01%
139	REDLAND INSURANCE COMPANY	0.02%	\$3,232	\$2,525	\$22,089	\$4,521	179.05%
140	STATE NATIONAL INSURANCE COMPANY INC	0.02%	\$2,895	\$2,895	\$50	\$1,954	67.50%
141	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$2,319	\$1,289	\$0	\$0	0.00%
142	ATLANTIC MUTUAL INSURANCE COMPANY	0.01%	\$2,208	\$49,839	\$17,441	\$17,441	34.99%
143	GREAT AMERICAN INSURANCE COMPANY OF NEW YOR	0.01%	\$2,124	\$2,082	\$0	\$644	30.93%
144	NATIONAL SPECIALTY INSURANCE COMPANY	0.01%	\$2,118	\$1,548	-\$7,494	\$6,887	444.90%
145	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$2,025	\$1,463	\$0	\$304	20.78%
146	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.01%	\$1,643	\$7,702	\$0	-\$25	-0.32%
147	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.01%	\$1,621	\$1,402	\$0	-\$1,361	-97.08%
148	NATIONAL AMERICAN INSURANCE COMPANY	0.01%	\$1,397	\$1,766	\$0	-\$18,508	-1048.02%
149	STAR INSURANCE COMPANY	0.01%	\$1,229	\$407	\$0	\$0	0.00%
150	AMERICAN MODERN HOME INSURANCE CO	0.00%	\$846	\$880	\$0	\$0	0.00%
151	WESTFIELD INSURANCE COMPANY	0.00%	\$836	\$1,461	\$32	-\$31	-2.12%
152	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$832	\$424	\$0	\$127	29.95%
153	MITSUMI SUMITOMO INSURANCE USA INC	0.00%	\$748	\$687	\$0	\$186	27.07%
154	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$585	\$570	\$0	\$197	34.56%
155	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$540	\$258	\$0	\$0	0.00%
156	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$539	\$445	\$0	\$213	47.87%
157	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$419	\$344	\$0	\$51	14.83%
158	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$367	\$414	\$0	\$0	0.00%
159	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$278	\$205	-\$48	\$26	12.68%
160	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$253	\$1,582	\$0	\$0	0.00%
161	LM INSURANCE CORPORATION	0.00%	\$118	\$103	\$0	\$0	0.00%
162	SECURA SUPREME INSURANCE COMPANY	0.00%	\$94	\$90	\$0	\$0	0.00%
163	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$80	\$11	\$0	\$0	0.00%
164	CENTENNIAL INSURANCE COMPANY	0.00%	\$69	\$2,248	\$0	\$0	0.00%
165	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$52	\$580	\$303	\$266	45.86%
166	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$17	\$473	\$0	\$0	0.00%
167	SIRIUS AMERICA INSURANCE COMPANY	0.00%	\$4	\$4	\$4	\$3	75.00%
168	GEICO INDEMNITY COMPANY	0.00%	\$3	\$3	\$0	\$0	0.00%
169	ATHENA ASSURANCE COMPANY	0.00%	\$0	\$6	\$23,000	\$12,194	203233.33%
170	AXA CORPORATE SOLUTIONS INSURANCE COMPANY	0.00%	\$0	\$0	\$264,000	-\$473,531	N/A
171	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$6,266	-\$21,520	N/A
172	COLUMBIA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
173	GEICO GENERAL INS CO	0.00%	\$0	\$0	\$0	\$9	N/A
174	GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$127,025	N/A
175	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$0	\$2,828	\$0	\$0	0.00%
176	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$2,893	N/A
177	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$32	N/A
178	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$8,369	N/A

**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)**

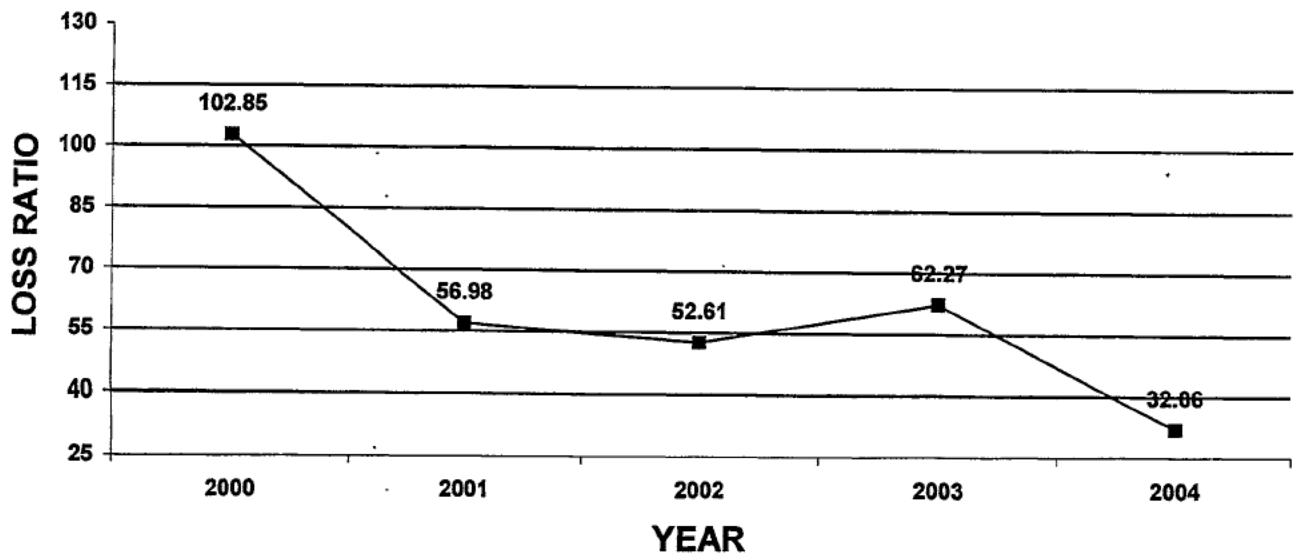
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$53,750	\$55,648	N/A
180	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$30	\$0	\$396	1320.00%
181	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$561	-\$3,175	N/A
182	UNITRIN AUTO AND HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
183	XL INSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	\$5,378	N/A
184	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	-\$18	-\$21	\$0	\$0	0.00%
185	AMERICAN MOTORISTS INSURANCE CO	-0.01%	-\$2,412	-\$2,412	\$175,000	\$75,900	-3146.77%
186	BITUMINOUS FIRE AND MARINE INS CO	-0.03%	-\$4,888	-\$4,345	\$0	\$257	-5.91%
187	SECURITY NATIONAL INSURANCE COMPANY	-0.14%	-\$24,228	\$10,202	\$21,013	-\$21,738	-213.08%
188	LUMBERMENS MUTUAL CASUALTY CO	-0.38%	-\$64,888	-\$64,888	\$0	-\$20	0.03%
TOTAL		100.00%	\$17,185,381	\$17,045,912	\$7,666,069	\$5,465,527	32.06%

**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Uninsured/Underinsured Motorist)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**





**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	22.87%	\$105,091,790	\$104,059,048	\$94,573,626	\$93,526,074	89.88%
2	AMERICAN FAMILY MUTUAL INS CO	18.84%	\$86,554,744	\$85,434,651	\$51,134,728	\$50,753,845	59.41%
3	SHELTER MUTUAL INSURANCE CO	6.09%	\$28,002,283	\$28,150,535	\$17,130,358	\$17,387,071	61.76%
4	FARMERS INSURANCE COMPANY INC	4.77%	\$21,915,310	\$22,555,273	\$10,240,234	\$9,332,058	41.37%
5	AUTOMOBILE CLUB INTER-INS EXCHANGE	3.57%	\$16,417,190	\$16,329,080	\$13,366,928	\$13,379,958	81.94%
6	SAFECO NATIONAL INSURANCE COMPANY	3.43%	\$15,747,845	\$15,168,543	\$11,953,565	\$12,005,055	79.14%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	3.14%	\$14,409,977	\$14,339,457	\$8,200,206	\$8,366,314	58.34%
8	ALLSTATE PROPERTY & CASUALTY INS CO	2.72%	\$12,478,357	\$11,794,231	\$9,192,391	\$9,473,492	80.32%
9	ALLSTATE INSURANCE COMPANY	2.62%	\$12,017,624	\$12,269,393	\$6,461,566	\$6,546,318	53.35%
10	AMERICAN STANDARD INS CO OF WISCONSIN	2.40%	\$11,018,169	\$11,335,773	\$6,714,113	\$6,429,595	56.72%
11	PROGRESSIVE NORTHWESTERN INS CO	2.11%	\$9,702,581	\$10,493,459	\$6,673,945	\$6,593,983	62.84%
12	STATE FARM FIRE AND CASUALTY COMPANY	1.25%	\$5,742,454	\$5,884,650	\$6,710,995	\$6,510,243	110.63%
13	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.14%	\$5,255,810	\$5,169,070	\$4,030,644	\$4,006,667	77.51%
14	GEICO GENERAL INS CO	1.13%	\$5,193,457	\$5,287,175	\$4,194,721	\$4,072,576	77.03%
15	PROGRESSIVE MAX INSURANCE COMPANY	0.85%	\$3,905,661	\$3,361,259	\$2,825,994	\$2,973,218	88.46%
16	LIBERTY MUTUAL FIRE INSURANCE CO	0.85%	\$3,901,547	\$3,712,473	\$2,587,988	\$2,667,002	71.84%
17	AMCO INSURANCE COMPANY	0.84%	\$3,840,076	\$3,673,065	\$3,046,867	\$3,037,758	82.70%
18	CAMERON MUTUAL INSURANCE COMPANY	0.83%	\$3,819,074	\$3,815,212	\$3,308,080	\$3,216,130	84.30%
19	HARTFORD UNDERWRITERS INSURANCE CO	0.76%	\$3,514,857	\$3,605,994	\$2,175,272	\$2,134,641	59.20%
20	USAA CASUALTY INSURANCE COMPANY	0.73%	\$3,332,548	\$3,286,282	\$2,713,569	\$2,673,208	81.34%
21	CORNERSTONE NATIONAL INSURANCE COMPANY	0.70%	\$3,207,014	\$3,269,439	\$1,283,978	\$1,295,607	39.63%
22	GOVERNMENT EMPLOYEES INSURANCE CO	0.69%	\$3,165,407	\$3,238,231	\$2,057,661	\$2,065,312	63.78%
23	AMERICAN FAMILY HOME INSURANCE COMPANY	0.68%	\$3,132,741	\$3,515,975	\$1,436,702	\$1,152,471	32.78%
24	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.66%	\$3,027,391	\$3,303,192	\$2,360,830	\$2,298,180	69.57%
25	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.66%	\$3,013,993	\$1,884,797	\$1,107,920	\$1,307,210	69.36%
26	PROGRESSIVE HALCYON INSURANCE COMPANY	0.59%	\$2,712,108	\$2,994,039	\$2,421,735	\$2,404,655	80.31%
27	ALLIED PROPERTY & CASUALTY INS CO	0.54%	\$2,480,746	\$2,405,721	\$1,408,347	\$1,414,280	58.79%
28	PROPERTY & CASUALTY INS CO OF HARTFORD	0.54%	\$2,458,753	\$2,040,947	\$1,504,320	\$1,495,242	73.26%
29	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.53%	\$2,433,735	\$2,465,768	\$1,744,237	\$1,726,117	70.00%
30	MID CENTURY INSURANCE COMPANY	0.52%	\$2,388,606	\$2,590,227	\$1,232,269	\$1,137,162	43.90%
31	AMERICAN MODERN HOME INSURANCE CO	0.50%	\$2,298,960	\$2,314,428	\$1,159,650	\$1,075,415	46.47%
32	DEPOSITORS INSURANCE COMPANY	0.49%	\$2,255,319	\$2,226,567	\$1,422,157	\$1,371,261	61.59%
33	MIDWESTERN INDEMNITY COMPANY THE	0.48%	\$2,192,327	\$2,223,200	\$1,336,681	\$1,320,539	59.40%
34	GEICO INDEMNITY COMPANY	0.37%	\$1,693,168	\$1,638,073	\$808,769	\$785,861	47.97%
35	ALLSTATE INDEMNITY COMPANY	0.36%	\$1,638,510	\$1,655,800	\$748,375	\$747,575	45.15%
36	COLUMBIA MUTUAL INSURANCE CO	0.35%	\$1,616,757	\$1,643,989	\$1,046,399	\$1,027,299	62.49%
37	AUTO OWNERS INSURANCE COMPANY	0.31%	\$1,423,499	\$1,387,043	\$523,087	\$516,264	37.22%
38	METROPOLITAN GROUP PROP & CAS INS CO	0.30%	\$1,360,452	\$1,429,535	\$653,077	\$661,734	46.29%
39	STATE AUTO PROPERTY & CASUALTY INS CO	0.29%	\$1,352,245	\$1,342,582	\$1,221,536	\$1,223,237	91.11%
40	CINCINNATI INS CO THE	0.27%	\$1,261,543	\$1,366,146	\$1,482,529	\$1,356,676	99.31%
41	AUTO CLUB FAMILY INSURANCE COMPANY	0.26%	\$1,206,932	\$1,230,071	\$942,149	\$919,627	74.76%
42	TRAVELERS PERSONAL INSURANCE COMPANY	0.26%	\$1,180,548	\$1,092,015	\$932,477	\$963,942	88.27%
43	NATIONAL GENERAL INS CO	0.24%	\$1,098,984	\$1,107,575	\$408,475	\$411,329	37.14%
44	FOREMOST INSURANCE CO	0.21%	\$967,908	\$986,103	\$476,919	\$481,996	48.88%
45	PROGRESSIVE SPECIALTY INS CO	0.21%	\$960,050	\$1,054,846	\$759,774	\$761,805	72.22%
46	SHELTER GENERAL INS CO	0.21%	\$955,906	\$985,234	\$652,144	\$628,653	63.81%
47	GRINNELL MUTUAL REINSURANCE COMPANY	0.21%	\$955,649	\$982,399	\$567,140	\$574,447	58.47%
48	MENDOTA INSURANCE COMPANY	0.20%	\$918,372	\$876,933	\$740,097	\$814,926	92.93%
49	FIREMANS FUND INSURANCE COMPANY	0.20%	\$910,618	\$1,021,376	\$1,899,556	\$1,575,248	154.23%
50	COUNTRY MUTUAL INSURANCE COMPANY	0.20%	\$905,137	\$886,483	\$553,066	\$585,373	66.03%
51	NATIONWIDE MUTUAL INSURANCE COMPANY	0.19%	\$885,487	\$885,437	\$394,740	\$382,510	43.20%
52	PROGRESSIVE CASUALTY INSURANCE CO	0.18%	\$821,683	\$879,767	\$539,987	\$535,199	60.83%
53	GLENS FALLS INSURANCE COMPANY THE	0.17%	\$786,833	\$1,186,345	\$1,148,738	\$1,169,306	98.56%
54	ATLANTIC MUTUAL INSURANCE COMPANY	0.16%	\$752,463	\$831,571	\$630,055	\$644,340	77.48%
55	SECURA SUPREME INSURANCE COMPANY	0.16%	\$727,738	\$652,006	\$256,583	\$258,487	39.64%
56	ECONOMY PREMIER ASSURANCE COMPANY	0.15%	\$700,460	\$739,346	\$429,243	\$432,918	58.55%
57	COUNTRY PREFERRED INSURANCE COMPANY	0.15%	\$699,233	\$666,742	\$495,305	\$532,674	79.89%
58	DAIRYLAND INSURANCE COMPANY	0.15%	\$698,546	\$725,170	\$279,136	\$398,267	54.92%
59	METROPOLITAN PROPERTY & CASUALTY INS CO	0.15%	\$674,864	\$662,906	\$354,736	\$337,582	50.92%
60	OWNERS INSURANCE COMPANY	0.15%	\$671,876	\$589,189	\$269,464	\$274,629	46.61%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	HAULERS INSURANCE COMPANY INC	0.14%	\$665,033	\$645,013	\$392,843	\$356,352	55.25%
62	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.14%	\$621,542	\$623,476	\$376,886	\$337,198	54.08%
63	STATE NATIONAL INSURANCE COMPANY INC	0.13%	\$613,880	\$550,007	\$221,183	\$229,052	41.65%
64	MILLERS CLASSIFIED INSURANCE COMPANY	0.13%	\$609,753	\$610,866	\$524,509	\$504,947	82.69%
65	GENERAL CASUALTY CO OF WISCONSIN	0.13%	\$599,514	\$1,034,298	\$569,912	\$584,781	56.54%
66	NATIONAL GENERAL ASSURANCE COMPANY	0.13%	\$592,560	\$676,171	\$266,962	\$214,235	31.68%
67	MILLERS FIRST INSURANCE COMPANY	0.12%	\$568,803	\$565,435	\$393,755	\$399,560	70.66%
68	USAUTO INSURANCE COMPANY INC	0.12%	\$556,621	\$517,774	\$243,162	\$197,433	38.13%
69	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.12%	\$554,845	\$585,529	\$409,954	\$398,840	68.12%
70	AFFIRMATIVE INSURANCE COMPANY	0.12%	\$536,963	\$510,183	\$189,078	\$280,781	55.04%
71	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.11%	\$488,441	\$486,058	\$447,094	\$469,406	96.57%
72	GUIDEONE ELITE INSURANCE COMPANY	0.11%	\$487,236	\$504,466	\$236,214	\$239,514	47.48%
73	GEICO CASUALTY COMPANY	0.11%	\$485,626	\$492,314	\$199,610	\$190,158	38.63%
74	ENCOMPASS INDEMNITY COMPANY	0.10%	\$481,428	\$117,140	\$6,707	\$12,946	11.05%
75	TRAVCO INSURANCE COMPANY	0.10%	\$475,454	\$494,571	\$342,417	\$363,579	73.51%
76	HARTFORD FIRE INSURANCE COMPANY	0.10%	\$463,640	\$529,730	\$494,971	\$492,332	92.94%
77	CAMERON NATIONAL INSURANCE COMPANY	0.09%	\$435,635	\$347,290	\$231,614	\$233,807	67.32%
78	SENTRY INSURANCE A MUTUAL COMPANY	0.09%	\$426,111	\$443,837	\$173,307	\$83,507	18.81%
79	FIDELITY NATIONAL INSURANCE COMPANY	0.09%	\$394,923	\$420,062	\$272,092	\$280,452	66.76%
80	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.08%	\$386,565	\$464,869	\$485,244	\$487,198	104.80%
81	CHARTER INDEMNITY COMPANY	0.08%	\$382,439	\$492,622	\$467,866	\$447,564	90.85%
82	WESTERN AGRICULTURAL INSURANCE COMPANY	0.08%	\$365,253	\$407,643	\$353,338	\$304,845	74.78%
83	NATIONAL INSURANCE ASSOCIATION	0.08%	\$358,185	\$356,795	\$78,153	\$315,644	88.47%
84	USAA GENERAL INDEMNITY COMPANY	0.08%	\$347,147	\$340,489	\$143,866	\$144,488	42.44%
85	AMERICAN BANKERS INS CO OF FLORIDA	0.08%	\$346,071	\$232,741	\$71,883	\$106,745	-45.86%
86	GRINNELL SELECT INSURANCE COMPANY	0.08%	\$345,980	\$354,243	\$160,942	\$161,900	45.70%
87	ESURANCE INSURANCE COMPANY	0.07%	\$332,325	\$262,855	\$155,476	\$157,993	60.11%
88	TEACHERS INSURANCE COMPANY	0.07%	\$323,983	\$335,548	\$145,036	\$158,651	47.28%
89	GUIDEONE AMERICA INSURANCE COMPANY	0.07%	\$323,348	\$317,941	\$176,571	\$174,371	54.84%
90	WEST AMERICAN INSURANCE COMPANY	0.07%	\$322,512	\$349,564	\$295,524	\$271,651	77.71%
91	PHOENIX INSURANCE COMPANY THE	0.07%	\$317,830	\$336,861	\$153,923	\$161,385	47.91%
92	FEDERAL INSURANCE COMPANY	0.07%	\$316,926	\$288,135	\$380,914	\$378,435	131.34%
93	AMERICAN INTERNATIONAL INS CO	0.07%	\$314,082	\$332,032	\$208,102	\$202,304	60.93%
94	OMNI INSURANCE COMPANY	0.07%	\$308,792	\$390,878	\$228,653	\$223,516	57.18%
95	GUIDEONE MUTUAL INSURANCE COMPANY	0.07%	\$299,604	\$321,278	\$119,135	\$107,588	33.49%
96	TRINITY UNIVERSAL INSURANCE COMPANY	0.07%	\$299,241	\$283,631	\$165,618	\$160,387	56.55%
97	AMEX ASSURANCE COMPANY	0.06%	\$298,294	\$292,508	\$297,494	\$304,154	103.98%
98	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.06%	\$284,969	\$324,805	\$173,039	\$168,566	51.90%
99	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.06%	\$281,813	\$49,730	\$3,506	\$4,256	8.56%
100	CONSUMERS INSURANCE USA INC	0.06%	\$267,861	\$211,703	\$97,835	\$98,892	46.71%
101	MIC GENERAL INSURANCE CORPORATION	0.06%	\$264,006	\$275,209	\$142,959	\$146,112	53.09%
102	FARMERS ALLIANCE MUTUAL INS CO	0.06%	\$263,369	\$263,927	\$288,372	\$298,372	113.05%
103	GREAT NORTHERN INSURANCE COMPANY	0.06%	\$257,012	\$242,072	\$454,593	\$433,063	178.90%
104	YOUNG AMERICA INSURANCE COMPANY	0.05%	\$236,538	\$230,296	\$93,763	\$104,160	45.23%
105	GATEWAY INSURANCE COMPANY	0.05%	\$235,272	\$245,562	\$100,166	\$101,419	41.30%
106	AUTOMOBILE INS CO OF HARTFORD CT	0.05%	\$231,169	\$241,780	\$175,422	\$186,642	77.19%
107	AMICA MUTUAL INSURANCE COMPANY	0.05%	\$230,399	\$218,882	\$174,411	\$189,480	86.57%
108	DEERBROOK INSURANCE COMPANY	0.05%	\$221,939	\$237,991	\$172,827	\$140,167	58.90%
109	TRAVELERS PROPERTY CASUALTY INS CO	0.05%	\$211,709	\$226,909	\$274,331	\$284,968	125.59%
110	SECURA INSURANCE A MUTUAL COMPANY	0.04%	\$206,181	\$221,628	\$89,519	\$91,799	41.42%
111	SAGAMORE INSURANCE COMPANY	0.04%	\$205,664	\$254,874	\$143,282	\$142,684	55.98%
112	HARTFORD INSURANCE CO OF MIDWEST THE	0.04%	\$186,921	\$158,491	\$168,057	\$166,535	105.08%
113	VIGILANT INSURANCE COMPANY	0.04%	\$185,900	\$184,132	\$410,802	\$398,131	216.22%
114	TICO INSURANCE COMPANY	0.04%	\$185,010	\$186,270	\$80,024	\$26,006	13.98%
115	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$183,173	\$185,438	\$91,590	\$87,493	47.18%
116	NATIONAL INTERSTATE INSURANCE COMPANY	0.04%	\$174,962	\$148,424	\$35,870	\$33,341	22.46%
117	ELECTRIC INSURANCE COMPANY	0.04%	\$162,479	\$150,666	\$121,272	\$129,948	86.25%
118	NEW SOUTH INSURANCE COMPANY	0.04%	\$162,028	\$150,487	\$95,500	\$58,952	39.17%
119	TRUMBULL INSURANCE COMPANY	0.03%	\$157,499	\$171,265	\$270,844	\$274,869	160.49%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.03%	\$152,411	\$136,216	\$107,130	\$97,088	71.28%
121	VIKING INSURANCE COMPANY OF WISCONSIN	0.03%	\$150,959	\$113,286	\$85,107	\$92,731	81.86%
122	AMERICAN NATIONAL GENERAL INS CO	0.03%	\$146,245	\$162,945	\$108,162	\$109,064	66.93%
123	LIBERTY INSURANCE CORPORATION	0.03%	\$142,939	\$135,958	\$85,093	\$89,645	65.94%
124	STATE AUTO NATIONAL INSURANCE COMPANY	0.03%	\$138,749	\$172,780	\$116,053	\$109,644	63.46%
125	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.03%	\$137,473	\$285,784	\$160,635	\$168,510	58.96%
126	WINDSOR INSURANCE COMPANY	0.03%	\$132,409	\$151,207	\$137,659	\$154,316	102.06%
127	UNITED FIRE AND CASUALTY COMPANY	0.03%	\$130,708	\$144,638	\$37,205	\$36,955	25.55%
128	NATIONWIDE PROPERTY & CASUALTY INS CO	0.03%	\$127,940	\$135,003	\$101,890	\$98,036	72.62%
129	KEMPER INDEPENDENCE INSURANCE COMPANY	0.03%	\$123,025	\$125,336	\$98,030	\$89,330	71.27%
130	HARTFORD ACCIDENT & INDEMNITY CO	0.03%	\$119,201	\$129,224	\$51,201	\$49,828	38.56%
131	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.02%	\$112,874	\$138,317	\$99,542	\$96,641	69.87%
132	FEDERATED MUTUAL INSURANCE COMPANY	0.02%	\$112,095	\$118,073	\$60,459	\$88,882	75.28%
133	SECURITY NATIONAL INSURANCE COMPANY	0.02%	\$109,726	\$122,014	\$55,480	\$55,106	45.16%
134	BRISTOL WEST INSURANCE COMPANY	0.02%	\$106,399	\$104,171	\$99,132	\$92,792	89.08%
135	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$105,337	\$101,816	\$85,096	\$81,334	79.88%
136	CENTENNIAL INSURANCE COMPANY	0.02%	\$104,844	\$34,757	\$18,039	\$25,642	73.78%
137	METROPOLITAN CASUALTY INS CO	0.02%	\$98,343	\$100,874	\$42,321	\$40,385	40.04%
138	MARKEL AMERICAN INSURANCE COMPANY	0.02%	\$97,702	\$84,042	\$61,415	\$66,573	79.21%
139	PACIFIC INDEMNITY COMPANY	0.02%	\$96,726	\$97,344	\$147,335	\$146,189	150.18%
140	HORACE MANN PROPERTY & CASUALTY INSURANCE COMP,	0.02%	\$94,454	\$86,665	\$44,337	\$41,188	47.53%
141	GREAT AMERICAN INSURANCE COMPANY	0.02%	\$90,093	\$85,217	\$16,488	\$15,547	18.24%
142	AMERICAN FIRE & CASUALTY COMPANY	0.02%	\$89,035	\$100,094	\$96,863	\$101,453	101.36%
143	WORKMENS AUTO INSURANCE COMPANY	0.02%	\$81,737	\$80,195	\$38,258	\$35,796	44.64%
144	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$77,451	\$85,678	\$48,591	\$52,135	60.85%
145	COUNTRY CASUALTY INS CO	0.02%	\$76,742	\$77,658	\$68,620	\$63,710	82.04%
146	METROPOLITAN GENERAL INS CO	0.02%	\$76,324	\$88,865	\$55,413	\$51,173	57.59%
147	AIG PREMIER INSURANCE COMPANY	0.02%	\$76,220	\$109,403	\$68,047	\$62,714	57.32%
148	AMERICAN RELIABLE INSURANCE COMPANY	0.02%	\$75,505	\$75,802	\$15,456	\$12,739	16.81%
149	EMCASCO INSURANCE COMPANY	0.02%	\$72,819	\$81,471	\$14,216	\$9,682	11.88%
150	ACUITY A MUTUAL INSURANCE COMPANY	0.02%	\$70,033	\$17,648	\$2,117	\$2,191	12.42%
151	INTEGON INDEMNITY CORP	0.01%	\$64,596	\$71,166	\$18,181	\$10,314	14.49%
152	NORTHBROOK INDEMNITY CO	0.01%	\$63,589	\$77,413	\$45,200	\$51,038	65.93%
153	INTEGON GENERAL INSURANCE CORPORATION	0.01%	\$54,948	\$60,878	\$45,323	\$85,377	140.24%
154	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$54,638	\$44,200	\$55,013	\$57,324	129.69%
155	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$51,390	\$62,956	\$37,883	\$6,869	10.91%
156	FOREMOST SIGNATURE INSURANCE COMPANY	0.01%	\$50,292	\$46,353	\$8,985	\$8,171	17.63%
157	AMERICAN SERVICE INSURANCE COMPANY	0.01%	\$49,441	\$54,036	\$23,745	\$19,908	36.84%
158	HORACE MANN INSURANCE COMPANY	0.01%	\$49,092	\$55,257	\$30,418	\$32,554	58.91%
159	RESPONSE WORLDWIDE INSURANCE COMPANY	0.01%	\$43,778	\$45,865	\$1,419	\$13,280	28.95%
160	MERASTAR INSURANCE COMPANY	0.01%	\$40,303	\$41,534	\$35,180	\$29,255	70.44%
161	OHIO CASUALTY INSURANCE COMPANY	0.01%	\$37,340	\$43,208	\$25,770	\$23,588	54.59%
162	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$37,031	\$35,619	\$17,914	\$16,467	46.23%
163	HERITAGE CASUALTY INSURANCE COMPANY	0.01%	\$32,621	\$149,972	\$212,892	\$209,359	139.60%
164	AIG CENTENNIAL INSURANCE COMPANY	0.01%	\$28,489	\$39,504	\$14,207	\$14,464	36.61%
165	LEADER INSURANCE COMPANY	0.01%	\$23,478	\$15,475	\$17,074	\$17,077	110.35%
166	GMAC INSURANCE COMPANY ONLINE INC	0.00%	\$19,630	\$31,747	\$25,696	\$94,795	298.60%
167	MIDDLESEX INSURANCE COMPANY	0.00%	\$18,605	\$11,980	\$1,072	\$2,895	24.17%
168	HARTFORD CASUALTY INS CO	0.00%	\$18,026	\$20,843	\$14,448	\$14,451	69.33%
169	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$17,655	\$40,194	\$33,144	\$34,425	85.65%
170	STANDARD FIRE INSURANCE COMPANY	0.00%	\$17,419	\$22,052	\$21,495	\$9,961	45.17%
171	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$17,173	\$18,504	\$604	\$28,005	151.35%
172	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$16,884	\$18,329	\$7,554	\$7,993	43.61%
173	LINCOLN GENERAL INSURANCE CO	0.00%	\$12,233	\$26,237	\$33,045	\$26,712	101.81%
174	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$10,996	\$11,276	\$1,356	\$329	2.92%
175	DIRECT GENERAL INSURANCE COMPANY	0.00%	\$10,613	\$494	\$0	\$0	0.00%
176	MASSACHUSETTS BAY INS CO	0.00%	\$10,265	\$10,471	\$2,080	\$1,492	14.25%
177	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$9,779	\$9,527	\$20,013	\$20,008	210.01%
178	AMERICAN LIVE STOCK INSURANCE CO	0.00%	\$9,331	\$41,851	\$19,249	\$14,003	33.46%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

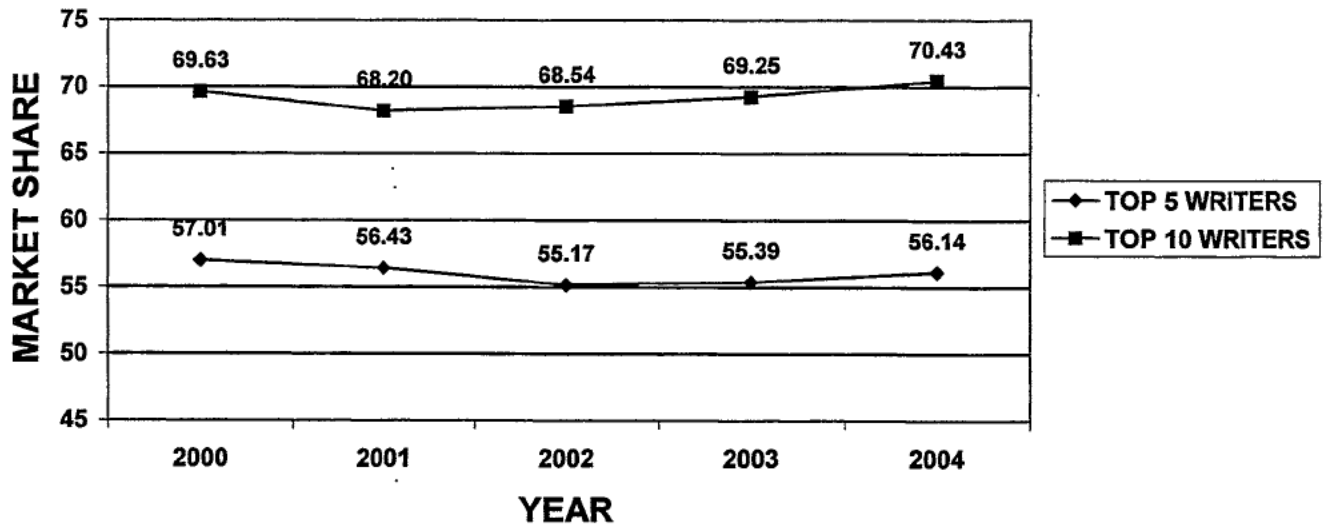
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$9,196	\$11,857	\$4,115	\$3,163	26.68%
180	HANOVER INSURANCE COMPANY THE	0.00%	\$8,823	\$11,481	\$3,363	\$3,177	27.67%
181	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$6,692	\$7,311	\$15,792	\$15,792	216.00%
182	REGENT INSURANCE COMPANY	0.00%	\$6,609	\$17,057	\$19,794	\$19,324	113.29%
183	AMERICAN UNION INSURANCE COMPANY	0.00%	\$6,036	\$14,107	\$20,430	\$20,430	144.82%
184	RESPONSE INSURANCE COMPANY	0.00%	\$5,820	\$4,589	\$110	\$168	3.66%
185	WARNER INSURANCE COMPANY	0.00%	\$5,769	\$6,677	\$38	\$259	3.88%
186	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$5,560	\$2,685	\$4,122	\$4,122	153.52%
187	FINANCIAL INDEMNITY COMPANY	0.00%	\$4,082	\$997	\$5,474	\$5,474	549.05%
188	LM GENERAL INSURANCE COMPANY	0.00%	\$3,645	\$8,433	\$752	\$852	10.10%
189	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$3,057	\$14,143	\$18,272	\$18,613	131.61%
190	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$2,379	\$1,872	\$0	\$0	0.00%
191	FARM AND CITY INSURANCE COMPANY	0.00%	\$2,097	\$5,677	\$8,411	\$8,425	148.41%
192	ATLANTA CASUALTY COMPANY	0.00%	\$1,759	\$3,419	\$2,344	\$89	2.60%
193	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$1,578	\$2,884	\$700	\$316	10.96%
194	TWIN CITY FIRE INS CO	0.00%	\$969	\$1,061	\$50	\$50	4.71%
195	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$946	\$1,394	\$0	-\$60	-4.30%
196	LM PERSONAL INSURANCE COMPANY	0.00%	\$742	\$1,042	\$166	\$334	32.05%
197	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$624	\$1,446	-\$3,154	-\$5,182	-358.37%
198	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$622	\$66	\$0	\$3	4.55%
199	SAFECO INSURANCE CO OF AMERICA	0.00%	\$382	\$425	-\$6,372	-\$39,985	-9408.24%
200	INFINITY INSURANCE COMPANY	0.00%	\$246	\$346	-\$1,330	-\$1,009	-291.62%
201	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$229	\$2,868	\$3,683	\$1,505	52.48%
202	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$166	\$529	\$2,157	-\$7,530	-1423.44%
203	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$149	\$3,155	\$1,460	-\$608	-19.27%
204	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$120	\$127	-\$1	-\$1	-0.79%
205	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$117	\$105	-\$5	-\$5	-4.76%
206	TRAVELERS INDEMNITY COMPANY	0.00%	\$113	\$93	\$5	-\$112	-120.43%
207	TRADERS INSURANCE COMPANY	0.00%	\$51	\$1,924	\$463	\$6,677	347.04%
208	OHIO SECURITY INSURANCE COMPANY	0.00%	\$48	\$150	\$0	-\$2	-1.33%
209	FIDELITY AND CASUALTY COMPANY OF NEW YORK THE	0.00%	\$29	\$29	\$10	\$10	34.48%
210	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$24	\$1,108	\$0	-\$123	-11.10%
211	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$20	\$68	\$0	\$32	47.06%
212	MOTORS INSURANCE CORPORATION	0.00%	\$10	\$4	\$0	\$0	0.00%
213	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$7	\$143	\$0	-\$322	-225.17%
214	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$4	\$3	\$1	\$1	33.33%
215	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$3	\$3	\$0	\$0	0.00%
216	AMERICAN CASUALTY CO OF READING PA	0.00%	\$1	\$1	\$0	\$0	0.00%
217	CUMIS INSURANCE SOCIETY INC	0.00%	\$1	\$1	\$0	\$0	0.00%
218	TIG INSURANCE COMPANY	0.00%	\$1	\$1	\$0	\$32	3200.00%
219	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$97	N/A
220	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$4	-\$1	N/A
221	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$1,384	-\$1,670	-\$1,670	-120.66%
222	AMERISURE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$8	\$0	-\$8	-100.00%
223	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	-\$31	-\$16	N/A
224	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	-\$6	\$0	-\$22	366.67%
225	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$300	-\$300	N/A
226	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	-\$657	-\$1,000	N/A
227	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$100	\$4,714	N/A
228	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$4	\$0	\$0	0.00%
229	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11,771	N/A
230	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	-\$10	-\$20	N/A
231	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	-\$798	\$334	N/A
232	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$100	N/A
233	FOUNDERS INSURANCE COMPANY	0.00%	\$0	\$0	-\$249	-\$249	N/A
234	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$974	N/A
235	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$718	\$0	-\$313	-43.59%
236	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$6	\$831	\$850	14166.67%
237	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A

**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

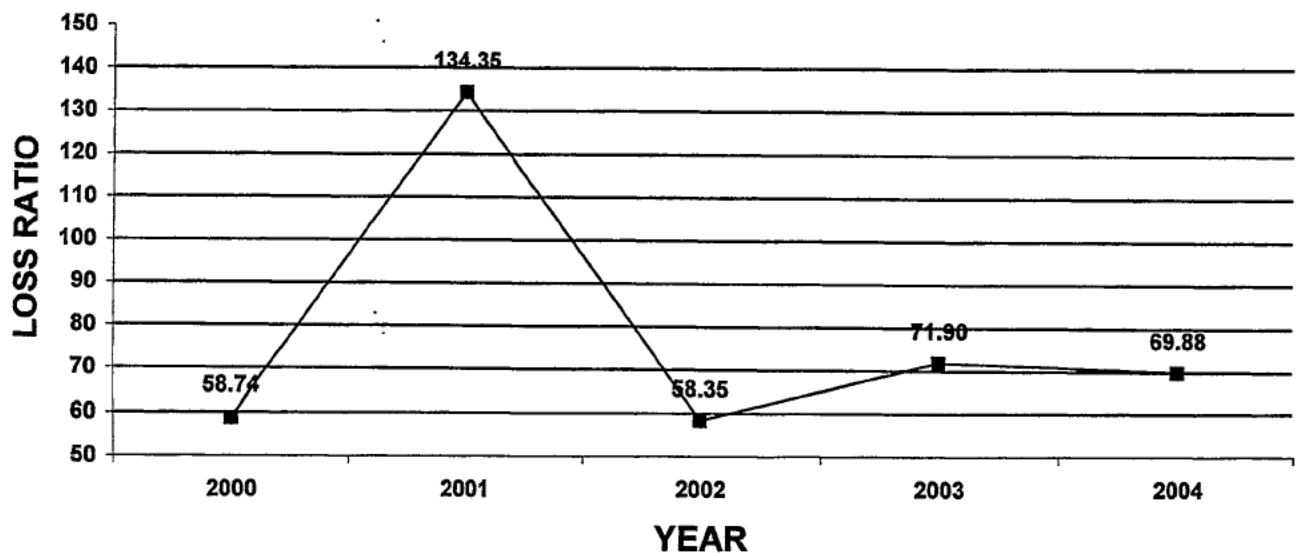
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	-\$3,554	-\$6,008	N/A
239	MERIDIAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$60	-\$3,922	-\$8,943	-14905.00%
240	NATIONAL ALLIANCE INSURANCE CO	0.00%	\$0	\$0	\$87	\$87	N/A
241	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$1	N/A
242	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$717	N/A
243	NAU COUNTRY INSURANCE COMPANY	0.00%	\$0	\$0	-\$300	\$577	N/A
244	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	-\$1	\$0	-\$473	47300.00%
245	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$227	\$376	N/A
246	SENTINEL INSURANCE COMPANY LTD	0.00%	\$0	\$0	\$50	\$50	N/A
247	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	-\$470	-\$471	N/A
248	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	-\$11,880	-\$11,880	N/A
249	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	-\$613	\$103	N/A
250	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$267	N/A
251	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$288	N/A
252	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$12,537	-\$1,000	\$959	7.65%
253	VALIANT INS CO	0.00%	\$0	-\$101	\$0	-\$38	37.62%
254	MARYLAND CASUALTY COMPANY	0.00%	-\$1	\$22	-\$1	-\$1	-4.55%
255	UNITED STATES FIDELITY & GUARANTY CO	0.00%	-\$1	-\$1	\$0	\$0	0.00%
256	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	-\$3	-\$3	-\$1	-\$4	133.33%
257	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$5	-\$5	-\$168	-\$168	3360.00%
258	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	-\$14	-\$9	-\$2	-\$2	22.22%
259	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	-\$44	\$1,934	\$0	\$0	0.00%
260	ONEBEACON INSURANCE COMPANY	0.00%	-\$71	-\$53	\$796	\$796	-1501.89%
261	GENERAL CASUALTY CO OF ILLINOIS	0.00%	-\$98	-\$98	-\$4,930	-\$51,362	52410.20%
262	FIREMANS FUND INS CO OF MISSOURI	0.00%	-\$124	-\$124	\$1,703	-\$64,552	52058.06%
263	ROYAL INDEMNITY COMPANY	0.00%	-\$197	\$7,704	-\$4,038	-\$3,766	-48.88%
264	GREAT AMERICAN CONTEMPORARY INSURANCE COMPANY	0.00%	-\$218	\$616	\$507	\$445	72.24%
265	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	-\$378	-\$378	-\$1,700	-\$1,255	332.01%
266	OMAHA PROPERTY AND CASUALTY INS CO	0.00%	-\$568	\$22,418	\$23,011	\$13,311	59.38%
267	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	-\$926	\$11,496	\$9,687	-\$6,214	-54.05%
268	AMERICAN STATES PREFERRED INS CO	0.00%	-\$998	\$7,366	-\$356	-\$10,443	-141.77%
269	AMERICAN STATES INSURANCE COMPANY	0.00%	-\$1,028	\$4,110	\$0	-\$8,021	-195.16%
270	VIRGINIA SURETY COMPANY INC	0.00%	-\$2,005	\$67,348	\$93,956	\$91,417	135.74%
271	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	-\$2,315	\$5,532	\$10,608	-\$9,667	-174.75%
272	SHELBY CASUALTY INSURANCE COMPANY	-0.01%	-\$41,888	\$352,278	\$193,665	-\$77,917	-22.12%
TOTAL		100.00%	\$459,520,370	\$458,810,495	\$324,057,579	\$320,620,799	69.88%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Auto Comprehensive)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	20.59%	\$168,983,199	\$172,145,423	\$102,006,663	\$100,956,500	58.65%
2	AMERICAN FAMILY MUTUAL INS CO	17.10%	\$140,360,315	\$140,672,593	\$75,392,385	\$74,333,356	52.84%
3	SHELTER MUTUAL INSURANCE CO	4.88%	\$40,025,592	\$40,225,232	\$22,767,098	\$23,108,283	57.45%
4	FARMERS INSURANCE COMPANY INC	4.69%	\$38,496,988	\$38,851,865	\$20,098,403	\$20,183,412	51.95%
5	SAFECO NATIONAL INSURANCE COMPANY	4.33%	\$35,549,065	\$34,340,508	\$18,781,300	\$18,636,146	54.27%
6	AUTOMOBILE CLUB INTER-INS EXCHANGE	4.05%	\$33,208,962	\$33,019,263	\$18,378,371	\$18,409,078	55.75%
7	AMERICAN STANDARD INS CO OF WISCONSIN	3.09%	\$25,339,984	\$26,307,291	\$15,303,994	\$15,132,691	57.52%
8	PROGRESSIVE NORTHWESTERN INS CO	2.87%	\$23,586,388	\$26,051,369	\$13,315,106	\$12,730,164	48.87%
9	ALLSTATE PROPERTY & CASUALTY INS CO	2.74%	\$22,493,997	\$21,610,966	\$12,472,423	\$12,304,780	56.94%
10	ALLSTATE INSURANCE COMPANY	2.55%	\$20,937,466	\$21,275,075	\$8,774,882	\$8,681,680	40.81%
11	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.01%	\$16,480,193	\$16,662,162	\$9,204,012	\$9,319,110	55.93%
12	STATE FARM FIRE AND CASUALTY COMPANY	1.67%	\$13,728,030	\$14,356,262	\$8,858,557	\$8,598,140	59.89%
13	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.48%	\$12,185,677	\$12,448,648	\$5,613,406	\$5,543,608	44.53%
14	PROGRESSIVE MAX INSURANCE COMPANY	1.27%	\$10,410,161	\$9,013,990	\$6,023,311	\$5,927,107	65.75%
15	GEICO GENERAL INS CO	1.15%	\$9,400,782	\$9,589,041	\$5,647,715	\$5,609,682	58.50%
16	LIBERTY MUTUAL FIRE INSURANCE CO	1.07%	\$8,818,749	\$8,229,940	\$3,887,128	\$3,746,497	45.52%
17	PROGRESSIVE PREFERRED INSURANCE COMPANY	1.00%	\$8,237,696	\$5,206,885	\$3,419,017	\$3,432,150	65.92%
18	MID CENTURY INSURANCE COMPANY	0.97%	\$7,991,386	\$8,265,566	\$4,342,870	\$4,195,604	50.76%
19	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.90%	\$7,415,214	\$8,190,554	\$4,581,127	\$4,540,299	55.43%
20	HARTFORD UNDERWRITERS INSURANCE CO	0.88%	\$7,227,820	\$7,412,426	\$3,326,315	\$3,332,061	44.95%
21	PROGRESSIVE HALCYON INSURANCE COMPANY	0.86%	\$7,053,083	\$7,825,006	\$5,085,035	\$5,083,076	64.96%
22	USAA CASUALTY INSURANCE COMPANY	0.84%	\$6,856,033	\$6,969,374	\$3,330,689	\$3,311,609	47.52%
23	AMCO INSURANCE COMPANY	0.73%	\$6,008,191	\$5,780,667	\$2,984,695	\$2,993,448	51.78%
24	CAMERON MUTUAL INSURANCE COMPANY	0.72%	\$5,949,448	\$6,066,185	\$2,851,195	\$2,738,563	45.14%
25	GOVERNMENT EMPLOYEES INSURANCE CO	0.65%	\$5,364,800	\$5,511,422	\$3,246,494	\$3,172,566	57.56%
26	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.59%	\$4,846,005	\$4,880,710	\$3,275,508	\$3,311,530	67.85%
27	PROPERTY & CASUALTY INS CO OF HARTFORD	0.48%	\$3,977,439	\$3,483,843	\$2,231,143	\$2,266,188	65.05%
28	CORNERSTONE NATIONAL INSURANCE COMPANY	0.46%	\$3,783,404	\$3,901,698	\$2,324,615	\$2,399,006	61.49%
29	AMERICAN INTERNATIONAL SOUTH INS CO	0.46%	\$3,772,630	\$1,659,896	\$564,105	\$1,031,031	62.11%
30	DEPOSITORS INSURANCE COMPANY	0.45%	\$3,703,246	\$3,684,799	\$1,995,037	\$1,935,925	52.54%
31	AUTO CLUB FAMILY INSURANCE COMPANY	0.44%	\$3,607,868	\$3,768,846	\$1,564,675	\$1,507,167	39.99%
32	ALLIED PROPERTY & CASUALTY INS CO	0.42%	\$3,479,570	\$3,408,268	\$1,676,390	\$1,695,391	49.74%
33	INSURANCE CO OF THE STATE OF PA	0.41%	\$3,333,576	\$2,610,140	\$1,604,822	\$1,985,029	76.05%
34	GEICO INDEMNITY COMPANY	0.40%	\$3,285,098	\$3,239,020	\$1,575,836	\$1,533,965	47.36%
35	MIDWESTERN INDEMNITY COMPANY THE	0.38%	\$3,085,580	\$3,128,060	\$1,815,421	\$1,793,497	57.34%
36	COLUMBIA MUTUAL INSURANCE CO	0.37%	\$3,071,730	\$3,116,635	\$1,467,757	\$1,445,071	46.37%
37	ALLSTATE INDEMNITY COMPANY	0.35%	\$2,838,559	\$2,896,472	\$1,304,846	\$1,355,235	46.79%
38	MENDOTA INSURANCE COMPANY	0.33%	\$2,742,100	\$2,594,021	\$1,856,549	\$2,136,908	82.38%
39	STATE AUTO PROPERTY & CASUALTY INS CO	0.32%	\$2,608,306	\$2,589,727	\$1,154,528	\$1,175,969	45.41%
40	TRAVELERS PERSONAL INSURANCE COMPANY	0.28%	\$2,305,979	\$2,263,751	\$1,082,650	\$1,057,420	46.71%
41	PROGRESSIVE SPECIALTY INS CO	0.27%	\$2,254,358	\$2,510,339	\$1,388,365	\$1,381,414	55.03%
42	FIREMANS FUND INSURANCE COMPANY	0.27%	\$2,228,809	\$2,368,633	\$992,827	\$521,157	22.00%
43	CINCINNATI INS CO THE	0.26%	\$2,118,481	\$2,158,777	\$1,362,261	\$1,310,607	60.71%
44	AUTO OWNERS INSURANCE COMPANY	0.25%	\$2,092,608	\$2,045,236	\$1,263,637	\$1,239,532	60.61%
45	PROGRESSIVE CASUALTY INSURANCE CO	0.25%	\$2,050,566	\$2,208,583	\$1,159,507	\$1,127,502	51.05%
46	COUNTRY MUTUAL INSURANCE COMPANY	0.24%	\$1,970,995	\$1,938,623	\$1,106,616	\$1,161,696	59.92%
47	METROPOLITAN GROUP PROP & CAS INS CO	0.23%	\$1,894,840	\$1,992,644	\$913,841	\$869,168	43.62%
48	STATE NATIONAL INSURANCE COMPANY INC	0.22%	\$1,841,640	\$1,650,022	\$663,548	\$687,156	41.65%
49	DAIRYLAND INSURANCE COMPANY	0.22%	\$1,810,280	\$1,873,588	\$717,437	\$925,427	49.39%
50	CHARTER INDEMNITY COMPANY	0.21%	\$1,756,294	\$2,288,136	\$1,031,524	\$1,001,958	43.79%
51	AMERICAN HOME ASSURANCE COMPANY	0.21%	\$1,721,396	\$1,413,829	\$1,113,637	\$1,312,048	92.80%
52	ILLINOIS NATIONAL INSURANCE COMPANY	0.21%	\$1,708,319	\$1,816,350	\$881,740	\$1,012,428	55.74%
53	AFFIRMATIVE INSURANCE COMPANY	0.21%	\$1,690,324	\$1,606,023	\$595,205	\$683,880	55.04%
54	AIU INSURANCE COMPANY	0.20%	\$1,677,397	\$1,762,992	\$1,154,173	\$1,180,654	66.97%
55	SHELTER GENERAL INS CO	0.20%	\$1,670,160	\$1,685,965	\$852,684	\$821,969	48.75%
56	NATIONWIDE MUTUAL INSURANCE COMPANY	0.20%	\$1,633,074	\$1,613,864	\$623,414	\$581,049	36.00%
57	COUNTRY PREFERRED INSURANCE COMPANY	0.19%	\$1,575,531	\$1,510,247	\$661,269	\$724,996	48.01%
58	GRINNELL MUTUAL REINSURANCE COMPANY	0.18%	\$1,439,966	\$1,532,592	\$591,407	\$599,278	39.10%
59	GLENS FALLS INSURANCE COMPANY THE	0.16%	\$1,327,215	\$2,017,658	\$1,046,170	\$913,852	45.29%
60	NATIONAL GENERAL INS CO	0.16%	\$1,288,381	\$1,231,038	\$690,470	\$668,966	54.34%



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.16%	\$1,285,808	\$1,290,599	\$874,155	\$849,417	65.82%
62	FIDELITY NATIONAL INSURANCE COMPANY	0.15%	\$1,263,059	\$1,318,743	\$543,143	\$599,782	45.48%
63	HARTFORD FIRE INSURANCE COMPANY	0.15%	\$1,200,806	\$1,374,172	\$492,717	\$489,101	35.59%
64	METROPOLITAN PROPERTY & CASUALTY INS CO	0.14%	\$1,185,922	\$1,198,344	\$493,684	\$506,949	42.30%
65	ECONOMY PREMIER ASSURANCE COMPANY	0.14%	\$1,166,858	\$1,211,535	\$438,279	\$360,122	29.72%
66	MILLERS CLASSIFIED INSURANCE COMPANY	0.14%	\$1,122,453	\$1,126,689	\$529,790	\$547,116	48.56%
67	GEICO CASUALTY COMPANY	0.14%	\$1,111,783	\$1,140,328	\$488,046	\$481,379	42.21%
68	MILLERS FIRST INSURANCE COMPANY	0.12%	\$1,010,428	\$1,004,793	\$581,549	\$555,073	55.24%
69	USAUTO INSURANCE COMPANY INC	0.12%	\$978,791	\$943,680	\$443,182	\$456,580	48.38%
70	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.12%	\$977,894	\$1,021,855	\$425,360	\$393,711	38.53%
71	OMNI INSURANCE COMPANY	0.12%	\$977,778	\$1,253,915	\$738,611	\$729,165	58.15%
72	OWNERS INSURANCE COMPANY	0.12%	\$959,163	\$842,230	\$445,252	\$464,435	55.14%
73	HAULERS INSURANCE COMPANY INC	0.12%	\$957,362	\$928,542	\$461,313	\$457,304	49.25%
74	WESTERN AGRICULTURAL INSURANCE COMPANY	0.11%	\$937,519	\$1,150,614	\$588,496	\$506,883	44.05%
75	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.11%	\$927,565	\$1,105,491	\$399,983	\$389,771	35.26%
76	AMEX ASSURANCE COMPANY	0.11%	\$920,685	\$890,243	\$480,842	\$537,006	60.32%
77	GENERAL CASUALTY CO OF WISCONSIN	0.11%	\$886,906	\$1,484,418	\$940,872	\$1,023,435	68.95%
78	TRAVCO INSURANCE COMPANY	0.11%	\$862,564	\$904,773	\$320,556	\$276,641	30.58%
79	GUIDEONE ELITE INSURANCE COMPANY	0.10%	\$853,780	\$890,288	\$436,042	\$433,242	48.66%
80	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CC	0.10%	\$819,237	\$896,902	\$450,541	\$448,234	49.98%
81	ESURANCE INSURANCE COMPANY	0.10%	\$816,858	\$635,734	\$423,575	\$455,886	71.71%
82	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH	0.10%	\$792,398	\$612,005	\$417,227	\$498,234	81.41%
83	FOREMOST INSURANCE CO	0.09%	\$743,557	\$625,381	\$631,737	\$612,710	97.97%
84	SECURA SUPREME INSURANCE COMPANY	0.09%	\$733,817	\$641,311	\$464,953	\$465,912	72.65%
85	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.09%	\$727,832	\$870,537	\$336,229	\$368,911	42.38%
86	ENCOMPASS INDEMNITY COMPANY	0.09%	\$727,724	\$169,784	\$32,684	\$41,079	24.19%
87	GREAT NORTHERN INSURANCE COMPANY	0.09%	\$725,263	\$699,064	\$320,277	\$307,166	43.94%
88	AMERICAN INTERNATIONAL INS CO	0.09%	\$721,164	\$765,679	\$479,892	\$466,520	60.93%
89	NATIONAL GENERAL ASSURANCE COMPANY	0.08%	\$665,142	\$739,430	\$403,911	\$435,212	58.86%
90	GATEWAY INSURANCE COMPANY	0.08%	\$658,324	\$686,282	\$257,648	\$260,731	37.99%
91	TRINITY UNIVERSAL INSURANCE COMPANY	0.08%	\$640,247	\$608,438	\$355,279	\$344,058	56.55%
92	USAA GENERAL INDEMNITY COMPANY	0.08%	\$638,163	\$662,439	\$368,351	\$344,487	52.00%
93	HARTFORD INSURANCE CO OF MIDWEST THE	0.08%	\$631,511	\$546,281	\$236,841	\$243,046	44.49%
94	AMICA MUTUAL INSURANCE COMPANY	0.08%	\$630,335	\$574,996	\$172,130	\$179,671	31.25%
95	PHOENIX INSURANCE COMPANY THE	0.07%	\$595,838	\$641,253	\$265,096	\$228,136	35.58%
96	WEST AMERICAN INSURANCE COMPANY	0.07%	\$594,120	\$633,029	\$358,951	\$389,767	61.57%
97	SAGAMORE INSURANCE COMPANY	0.07%	\$581,900	\$723,270	\$380,137	\$377,353	52.17%
98	VIGILANT INSURANCE COMPANY	0.07%	\$578,552	\$578,047	\$244,950	\$237,994	41.17%
99	TICO INSURANCE COMPANY	0.07%	\$578,416	\$602,175	\$330,210	\$299,812	49.79%
100	SENTRY INSURANCE A MUTUAL COMPANY	0.07%	\$573,404	\$655,070	\$288,540	\$369,066	56.34%
101	DEERBROOK INSURANCE COMPANY	0.07%	\$567,526	\$610,491	\$318,621	\$371,638	60.88%
102	GUIDEONE AMERICA INSURANCE COMPANY	0.07%	\$567,291	\$563,877	\$302,002	\$302,002	53.56%
103	FEDERAL INSURANCE COMPANY	0.07%	\$557,683	\$543,786	\$177,253	\$164,090	30.18%
104	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.07%	\$551,520	\$96,835	\$32,950	\$34,450	35.58%
105	YOUNG AMERICA INSURANCE COMPANY	0.07%	\$540,872	\$527,279	\$320,904	\$324,147	61.48%
106	NATIONAL INSURANCE ASSOCIATION	0.07%	\$540,356	\$538,259	\$376,897	\$476,178	88.47%
107	GUIDEONE MUTUAL INSURANCE COMPANY	0.06%	\$531,348	\$575,669	\$293,710	\$257,243	44.69%
108	CAMERON NATIONAL INSURANCE COMPANY	0.06%	\$529,501	\$430,454	\$152,875	\$179,839	41.78%
109	NEW SOUTH INSURANCE COMPANY	0.06%	\$529,217	\$491,118	\$270,160	\$292,841	59.63%
110	TRUMBULL INSURANCE COMPANY	0.06%	\$505,839	\$593,612	\$101,353	\$89,623	15.10%
111	MIC GENERAL INSURANCE CORPORATION	0.06%	\$504,930	\$531,725	\$356,520	\$377,433	70.98%
112	GRINNELL SELECT INSURANCE COMPANY	0.06%	\$481,972	\$495,833	\$213,573	\$211,469	42.65%
113	FARMERS ALLIANCE MUTUAL INS CO	0.06%	\$464,189	\$440,367	\$198,326	\$200,239	45.47%
114	AUTOMOBILE INS CO OF HARTFORD CT	0.05%	\$431,859	\$455,332	\$249,591	\$178,498	39.20%
115	WINDSOR INSURANCE COMPANY	0.05%	\$420,263	\$505,875	\$410,785	\$358,311	70.83%
116	TRAVELERS PROPERTY CASUALTY INS CO	0.05%	\$418,376	\$477,848	\$198,514	\$176,974	37.04%
117	TEACHERS INSURANCE COMPANY	0.05%	\$412,343	\$427,062	\$222,315	\$208,231	48.76%
118	STATE AUTO NATIONAL INSURANCE COMPANY	0.05%	\$388,268	\$483,499	\$235,157	\$207,987	43.02%
119	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.05%	\$376,662	\$314,506	\$241,915	\$234,413	74.53%
120	LIBERTY INSURANCE CORPORATION	0.04%	\$358,675	\$361,227	\$174,254	\$167,821	46.46%



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	CONSUMERS INSURANCE USA INC	0.04%	\$356,052	\$281,078	\$247,735	\$277,066	98.57%
122	AMERICAN NATIONAL GENERAL INS CO	0.04%	\$356,027	\$394,085	\$249,800	\$290,838	73.80%
123	BRISTOL WEST INSURANCE COMPANY	0.04%	\$331,272	\$322,865	\$194,957	\$192,724	59.69%
124	ELECTRIC INSURANCE COMPANY	0.04%	\$309,636	\$288,496	\$105,461	\$109,137	37.83%
125	PACIFIC INDEMNITY COMPANY	0.04%	\$305,683	\$308,596	\$102,603	\$96,029	31.12%
126	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$298,058	\$303,937	\$98,319	\$97,135	31.96%
127	WORKMENS AUTO INSURANCE COMPANY	0.04%	\$296,127	\$293,837	\$109,274	\$100,727	34.28%
128	AIG PREMIER INSURANCE COMPANY	0.03%	\$286,734	\$411,565	\$255,984	\$235,923	57.32%
129	METROPOLITAN GENERAL INS CO	0.03%	\$266,783	\$311,351	\$117,749	\$113,089	36.32%
130	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.03%	\$252,829	\$525,509	\$320,984	\$335,125	63.77%
131	NATIONWIDE PROPERTY & CASUALTY INS CO	0.03%	\$247,042	\$261,605	\$133,871	\$130,155	49.75%
132	SECURA INSURANCE A MUTUAL COMPANY	0.03%	\$215,002	\$248,851	\$132,973	\$127,459	51.22%
133	INTEGON INDEMNITY CORP	0.03%	\$213,142	\$233,282	\$151,813	\$136,113	58.35%
134	KEMPER INDEPENDENCE INSURANCE COMPANY	0.03%	\$212,123	\$222,209	\$102,208	\$85,883	38.65%
135	FEDERATED MUTUAL INSURANCE COMPANY	0.03%	\$209,614	\$218,906	\$108,260	\$147,141	67.22%
136	SECURITY NATIONAL INSURANCE COMPANY	0.03%	\$207,540	\$230,347	\$104,939	\$104,229	45.25%
137	AMERICAN MODERN HOME INSURANCE CO	0.03%	\$207,243	\$242,071	\$165,388	\$153,375	63.36%
138	AMERICAN SERVICE INSURANCE COMPANY	0.02%	\$194,039	\$212,075	\$113,922	\$95,512	45.04%
139	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$191,204	\$212,297	\$136,409	\$144,557	68.09%
140	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$189,852	\$190,464	\$144,580	\$147,798	77.60%
141	COUNTRY CASUALTY INS CO	0.02%	\$170,456	\$173,991	\$97,303	\$93,199	53.57%
142	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$166,146	\$202,026	\$93,303	\$106,219	52.58%
143	INTEGON GENERAL INSURANCE CORPORATION	0.02%	\$165,874	\$185,141	\$128,315	\$73,612	39.76%
144	NORTHBROOK INDEMNITY CO	0.02%	\$163,280	\$201,775	\$96,089	\$110,898	54.96%
145	AMERICAN FIRE & CASUALTY COMPANY	0.02%	\$161,781	\$178,209	\$54,305	\$67,435	37.84%
146	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.02%	\$156,001	\$189,370	\$93,179	\$82,371	43.50%
147	INTEGON NATIONAL INSURANCE COMPANY	0.02%	\$155,179	\$195,088	\$136,037	\$119,712	61.36%
148	STANDARD FIRE INSURANCE COMPANY	0.02%	\$154,898	\$166,206	\$83,703	\$93,171	56.06%
149	METROPOLITAN CASUALTY INS CO	0.02%	\$154,862	\$162,738	\$91,502	\$82,016	50.40%
150	EMCASCO INSURANCE COMPANY	0.02%	\$150,482	\$170,183	\$76,809	\$63,598	37.37%
151	MARKEL AMERICAN INSURANCE COMPANY	0.02%	\$147,873	\$125,836	\$125,384	\$143,881	114.34%
152	HORACE MANN PROPERTY & CASUALTY INSURANCE COMP	0.02%	\$147,735	\$135,553	\$74,457	\$74,473	54.94%
153	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$126,893	\$142,616	\$79,090	\$76,704	53.78%
154	FIRST LIBERTY INSURANCE CORP THE	0.02%	\$124,401	\$92,419	\$54,404	\$57,711	62.44%
155	ACUITY A MUTUAL INSURANCE COMPANY	0.01%	\$118,785	\$29,532	\$9,168	\$16,533	55.98%
156	AIG CENTENNIAL INSURANCE COMPANY	0.01%	\$107,174	\$148,608	\$53,447	\$54,413	36.62%
157	MERASTAR INSURANCE COMPANY	0.01%	\$92,424	\$94,907	\$51,235	\$33,926	35.75%
158	GMAC INSURANCE COMPANY ONLINE INC	0.01%	\$83,879	\$132,547	\$95,927	\$0	0.00%
159	NATIONAL INTERSTATE INSURANCE COMPANY	0.01%	\$74,984	\$63,610	\$15,373	\$14,289	22.46%
160	OHIO CASUALTY INSURANCE COMPANY	0.01%	\$73,342	\$82,735	\$41,519	\$32,406	39.17%
161	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$71,884	\$69,144	\$45,094	\$41,453	59.95%
162	HORACE MANN INSURANCE COMPANY	0.01%	\$70,644	\$79,517	\$24,815	\$24,040	30.23%
163	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$69,533	\$68,708	\$6,873	\$4,214	6.13%
164	HERITAGE CASUALTY INSURANCE COMPANY	0.01%	\$62,013	\$285,096	\$242,647	\$239,993	84.18%
165	LEADER INSURANCE COMPANY	0.01%	\$61,589	\$41,236	\$16,917	\$9,665	23.44%
166	ACE AMERICAN INSURANCE COMPANY	0.01%	\$58,061	\$35,133	\$13,168	\$11,808	33.61%
167	RESPONSE WORLDWIDE INSURANCE COMPANY	0.01%	\$55,899	\$58,616	\$32,859	\$28,946	49.47%
168	HARTFORD CASUALTY INS CO	0.01%	\$55,165	\$62,716	\$14,824	\$12,899	20.57%
169	LINCOLN GENERAL INSURANCE CO	0.01%	\$48,932	\$104,948	\$132,181	\$106,848	101.81%
170	VICTORIA FIRE & CASUALTY COMPANY	0.01%	\$42,022	\$53,353	\$18,521	\$14,235	26.68%
171	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$39,883	\$44,602	\$17,842	\$18,881	42.33%
172	MIDDLESEX INSURANCE COMPANY	0.00%	\$37,177	\$23,911	\$9,701	\$10,213	42.71%
173	ALLAMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$31,662	\$70,095	\$23,501	\$25,213	35.97%
174	SAFECO INSURANCE CO OF AMERICA	0.00%	\$29,668	\$33,150	-\$121,745	-\$1,708	-5.15%
175	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$26,222	\$27,793	\$8,536	\$5,976	21.50%
176	TRADERS INSURANCE COMPANY	0.00%	\$25,577	\$30,218	-\$2,887	-\$697	-2.31%
177	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$24,911	\$30,617	\$0	\$100	0.33%
178	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.00%	\$23,965	\$23,145	\$9,522	\$16,210	70.04%
179	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$23,761	\$113,645	\$64,186	\$40,972	36.05%

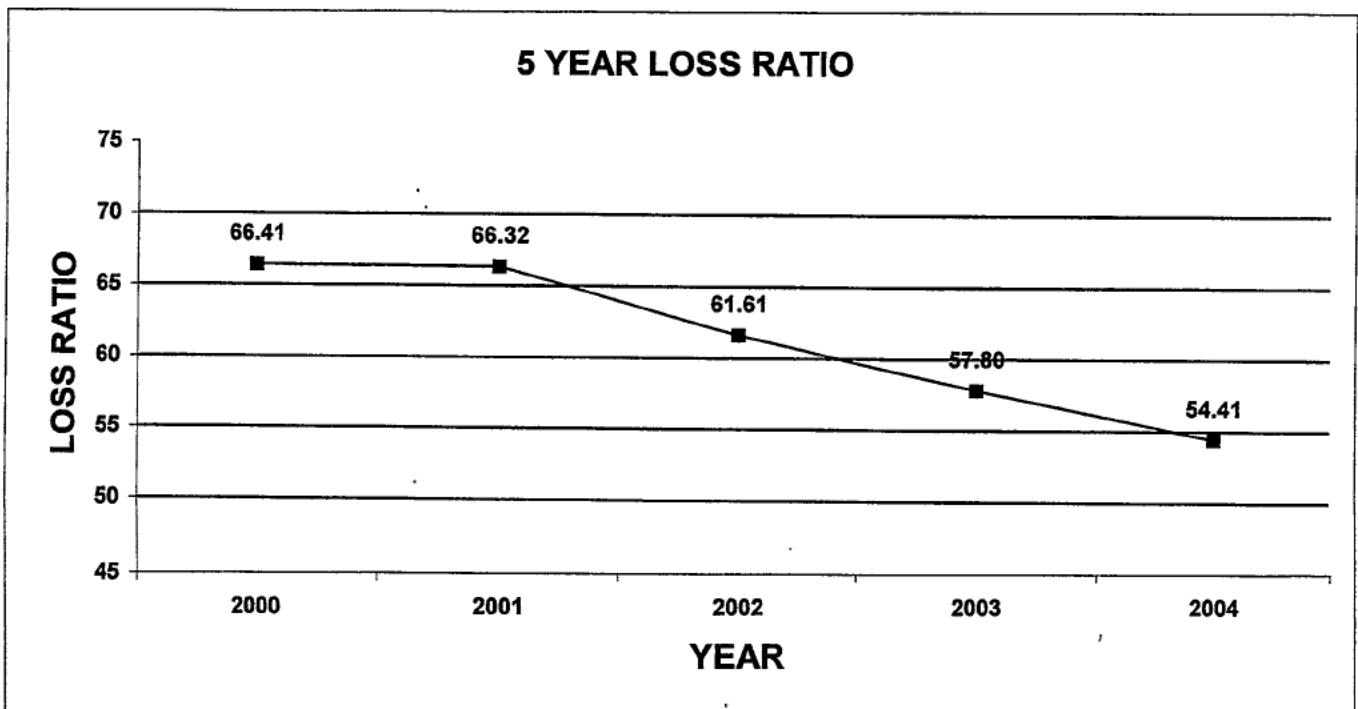
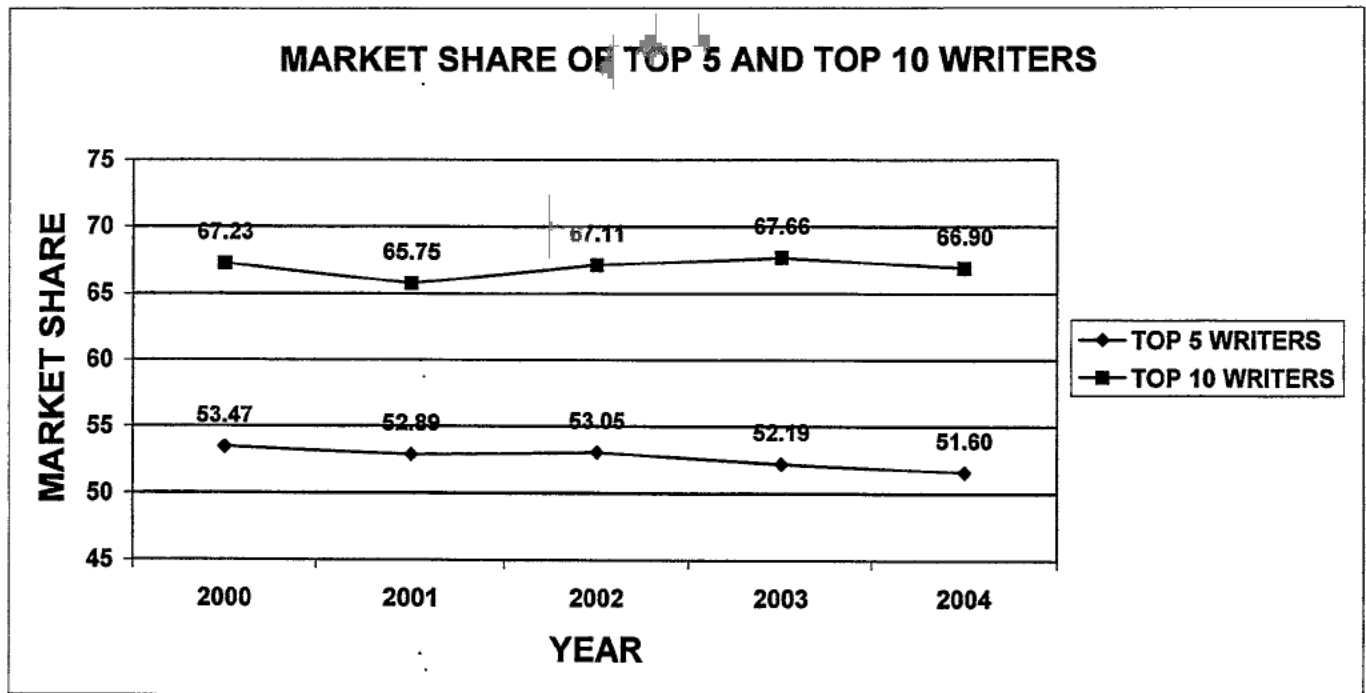
**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
180	MASSACHUSETTS BAY INS CO	0.00%	\$21,378	\$21,623	\$15,322	\$15,887	73.47%
181	HANOVER INSURANCE COMPANY THE	0.00%	\$21,116	\$27,450	\$22,755	\$24,806	90.37%
182	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$20,273	\$20,697	\$18,598	\$19,273	93.12%
183	REGENT INSURANCE COMPANY	0.00%	\$18,094	\$44,230	\$30,099	\$28,899	65.34%
184	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$17,021	\$16,210	\$898	\$1,158	7.14%
185	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$16,914	\$16,341	\$1,904	\$1,917	11.73%
186	WARNER INSURANCE COMPANY	0.00%	\$15,117	\$17,591	\$8,462	\$9,271	52.70%
187	RESPONSE INSURANCE COMPANY	0.00%	\$13,246	\$10,536	\$1,244	\$758	7.19%
188	AMERICAN UNION INSURANCE COMPANY	0.00%	\$11,209	\$26,200	\$18,274	\$18,274	69.75%
189	LM GENERAL INSURANCE COMPANY	0.00%	\$9,040	\$20,261	-\$15,317	-\$11,932	-58.89%
190	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$7,975	\$13,703	-\$7,673	-\$7,589	-55.38%
191	ATLANTA CASUALTY COMPANY	0.00%	\$7,514	\$14,912	-\$7,273	-\$9,132	-61.24%
192	FINANCIAL INDEMNITY COMPANY	0.00%	\$7,303	\$1,782	\$0	\$0	0.00%
193	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$6,404	\$29,744	\$21,869	\$1,093	3.67%
194	AMERICAN LIVE STOCK INSURANCE CO	0.00%	\$5,023	\$22,533	\$27,456	\$5,115	22.70%
195	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$4,645	\$3,657	\$0	\$0	0.00%
196	FARM AND CITY INSURANCE COMPANY	0.00%	\$3,089	\$9,553	\$10,840	\$7,572	79.26%
197	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$2,733	\$7,071	\$30,376	\$30,409	430.05%
198	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$2,679	\$2,979	\$0	\$107	3.59%
199	CENTENNIAL INSURANCE COMPANY	0.00%	\$2,304	\$2,701	\$0	\$0	0.00%
200	TWIN CITY FIRE INS CO	0.00%	\$2,285	\$2,575	\$0	\$2	0.08%
201	LM PERSONAL INSURANCE COMPANY	0.00%	\$1,569	\$2,213	\$0	-\$129	-5.83%
202	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$1,190	\$134	\$0	\$7	5.22%
203	INFINITY INSURANCE COMPANY	0.00%	\$609	\$898	-\$2,329	-\$1,863	-207.46%
204	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$494	\$1,427	\$10,235	\$5,381	377.08%
205	LYNDON PROPERTY INSURANCE COMPANY	0.00%	\$308	\$308	\$0	\$0	0.00%
206	TRAVELERS INDEMNITY COMPANY	0.00%	\$280	\$287	-\$84	-\$2,001	-697.21%
207	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$256	\$288	\$152	\$158	54.86%
208	OHIO SECURITY INSURANCE COMPANY	0.00%	\$208	\$543	\$0	-\$5	-0.92%
209	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$155	\$6,712	\$5,562	\$5,668	84.46%
210	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$91	\$93	\$35	\$704	756.99%
211	FIDELITY AND CASUALTY COMPANY OF NEW YORK THE	0.00%	\$84	\$84	\$79	\$95	113.10%
212	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$63	\$2,409	\$1,124	\$806	33.46%
213	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$61	\$65	\$8	\$69,793	107373.85%
214	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$25	\$240	\$88	\$83	34.58%
215	MOTORS INSURANCE CORPORATION	0.00%	\$24	\$11	\$12	\$13	118.18%
216	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$17	\$5,846	\$520	-\$3,499	-59.85%
217	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$15	\$11	\$5	\$5	45.45%
218	ARGONAUT INSURANCE COMPANY	0.00%	\$12	\$652	-\$4,616	\$584	89.57%
219	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$3	\$3	\$1	\$1	33.33%
220	AMERICAN CASUALTY CO OF READING PA	0.00%	\$1	\$1	\$3	\$3	300.00%
221	ALLIANCE INSURANCE COMPANY INC	0.00%	\$0	\$0	-\$390	-\$940	N/A
222	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$32	\$31	N/A
223	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$39	N/A
224	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	-\$79	-\$467	-\$481	608.86%
225	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$241	N/A
226	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	-\$286	N/A
227	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$55	\$55	N/A
228	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	-\$842	\$7,268	N/A
229	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$12	-\$4,761	-\$7,369	-61408.33%
230	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,014	-\$2,235	N/A
231	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	-\$9,715	-\$12,335	N/A
232	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	-\$29	-\$29	N/A
233	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	-\$7,933	\$15,601	N/A
234	FOUNDERS INSURANCE COMPANY	0.00%	\$0	\$0	-\$700	-\$700	N/A
235	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$0	\$0	-\$2,407	-\$139,861	N/A
236	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	-\$1,067	\$6,129	N/A
237	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$1	\$0	\$0	0.00%
238	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$1,444	\$0	\$61	4.22%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
239	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$6	\$17,539	\$13,327	222116.67%
240	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
241	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$2,488	\$38,879	N/A
242	MERIDIAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$79	\$4,819	-\$5,529	-6998.73%
243	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$2	N/A
244	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	-\$255	\$1,335	N/A
245	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$16	N/A
246	NAU COUNTRY INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,047	\$1,508	N/A
247	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$508	\$508	N/A
248	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	-\$3	-\$752	\$452	-15066.67%
249	NORTHLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$41	N/A
250	OLD REPUBLIC SECURITY ASSURANCE COMPANY	0.00%	\$0	\$2,323	-\$1,000	-\$3,869	-166.55%
251	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$331	\$339	N/A
252	PEERLESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,100	N/A
253	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	-\$550	\$113	N/A
254	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	-\$1,026	-\$291	N/A
255	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	-\$9,057	-\$9,060	N/A
256	STANDARD GUARANTY INSURANCE COMPANY	0.00%	\$0	\$692	\$0	\$0	0.00%
257	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$0	\$0	-\$600	-\$392	N/A
258	TIG INSURANCE COMPANY	0.00%	\$0	\$0	-\$33	\$18	N/A
259	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$267	N/A
260	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	\$0	\$0	-\$999	-\$3,042	N/A
261	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$3,444	-\$3,444	N/A
262	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$103	N/A
263	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$143	\$1,112	\$1,112	777.62%
264	VALIANT INS CO	0.00%	\$0	\$41	-\$467	-\$547	-1334.15%
265	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$9,179	-\$14,411	N/A
266	VOYAGER PROPERTY & CASUALTY INS CO	0.00%	\$0	\$2,433	\$0	\$0	0.00%
267	UNITED STATES FIDELITY & GUARANTY CO	0.00%	-\$2	-\$2	\$1	\$0	0.00%
268	MARYLAND CASUALTY COMPANY	0.00%	-\$8	\$71	-\$3,200	-\$3,178	-4476.06%
269	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	-\$11	-\$11	-\$6,285	-\$6,107	55518.18%
270	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$12	-\$12	-\$689	-\$689	5741.67%
271	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	-\$43	-\$28	-\$7	-\$7	25.00%
272	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	-\$45	\$1,977	\$135	-\$2,881	-145.73%
273	ONEBEACON INSURANCE COMPANY	0.00%	-\$141	-\$28	-\$19,079	-\$18,887	67453.57%
274	ROYAL INDEMNITY COMPANY	0.00%	-\$197	\$6,845	\$0	-\$10	-0.15%
275	FIREMANS FUND INS CO OF MISSOURI	0.00%	-\$238	-\$238	-\$6,552	-\$74,132	31147.90%
276	GREAT AMERICAN CONTEMPORARY INSURANCE COMPANY	0.00%	-\$474	\$1,074	\$0	\$178	16.57%
277	OMAHA PROPERTY AND CASUALTY INS CO	0.00%	-\$1,624	\$66,008	\$23,383	-\$23,009	-34.86%
278	AMERICAN STATES PREFERRED INS CO	0.00%	-\$2,228	\$16,344	-\$28,715	-\$29,385	-179.79%
279	AMERICAN STATES INSURANCE COMPANY	0.00%	-\$2,327	\$8,225	\$21,474	\$12,934	157.25%
280	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	-\$2,519	\$27,993	\$294	-\$21,146	-75.54%
281	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	-\$2,614	\$11,391	-\$68,106	-\$21,282	-186.83%
282	AMERICAN SECURITY INSURANCE COMPANY	0.00%	-\$3,288	\$60,774	\$36,010	\$37,339	61.44%
283	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	-\$9,253	-\$5,689	-\$654	\$695	-12.22%
TOTAL		100.00%	\$820,637,371	\$824,990,169	\$451,512,091	\$448,885,997	54.41%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE  
(Auto Collision)**



**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	11.76%	\$7,197,291	\$6,923,811	\$4,597,863	\$4,645,385	67.09%
2	UNIVERSAL UNDERWRITERS INS CO	7.48%	\$4,579,457	\$4,884,158	\$963,662	\$817,121	16.73%
3	MOTORS INSURANCE CORPORATION	6.91%	\$4,226,384	\$4,226,384	\$7,497,320	\$7,258,911	171.75%
4	EMPIRE FIRE AND MARINE INSURANCE CO	4.10%	\$2,509,493	\$2,288,260	\$532,694	\$480,638	21.00%
5	AMERICAN FAMILY MUTUAL INS CO	2.86%	\$1,747,374	\$1,605,856	\$766,426	\$781,991	48.70%
6	AUTO OWNERS INSURANCE COMPANY	2.66%	\$1,630,325	\$1,711,857	\$582,302	\$569,416	33.26%
7	SENTRY SELECT INSURANCE COMPANY	2.45%	\$1,501,208	\$1,675,430	\$688,458	\$846,576	50.53%
8	CUMIS INSURANCE SOCIETY INC	2.41%	\$1,476,270	\$1,329,300	\$846,704	\$911,402	68.56%
9	CINCINNATI INS CO THE	2.06%	\$1,259,952	\$1,147,391	\$793,118	\$778,936	67.89%
10	CONSUMERS INSURANCE USA INC	2.01%	\$1,232,577	\$877,289	\$209,753	\$234,692	26.75%
11	CONTINENTAL WESTERN INSURANCE CO	1.94%	\$1,185,409	\$1,118,910	\$535,295	\$504,153	45.06%
12	PROGRESSIVE NORTHWESTERN INS CO	1.87%	\$1,144,638	\$1,078,236	\$493,884	\$510,045	47.30%
13	GREAT WEST CASUALTY COMPANY	1.83%	\$1,122,507	\$1,108,882	\$476,784	\$500,187	45.11%
14	STRATFORD INSURANCE COMPANY	1.81%	\$1,109,185	\$1,094,773	\$462,933	\$473,323	43.23%
15	OWNERS INSURANCE COMPANY	1.78%	\$1,089,204	\$960,651	\$506,116	\$528,602	55.03%
16	DAIMLERCHRYSLER INSURANCE COMPANY	1.69%	\$1,036,562	\$1,027,869	\$505,176	\$486,802	47.36%
17	NATIONWIDE MUTUAL INSURANCE COMPANY	1.46%	\$893,797	\$882,431	\$317,345	\$299,497	33.94%
18	FEDERATED MUTUAL INSURANCE COMPANY	1.43%	\$877,721	\$991,987	\$165,919	\$215,085	21.68%
19	ZURICH AMERICAN INSURANCE COMPANY	1.35%	\$824,366	\$811,850	\$134,778	\$73,326	9.03%
20	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.27%	\$780,261	\$746,382	\$310,115	\$320,044	42.88%
21	ST PAUL FIRE & MARINE INSURANCE CO	1.12%	\$684,978	\$723,389	\$238,183	\$251,898	34.82%
22	GENERAL CASUALTY CO OF WISCONSIN	1.10%	\$671,155	\$673,343	\$237,087	\$228,550	33.94%
23	UNITED FIRE AND CASUALTY COMPANY	1.05%	\$645,664	\$710,161	\$343,322	\$353,276	49.75%
24	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	0.97%	\$596,257	\$604,908	\$198,956	\$232,935	38.51%
25	GRINNELL MUTUAL REINSURANCE COMPANY	0.84%	\$515,785	\$504,073	\$125,803	\$129,774	25.75%
26	GREAT AMERICAN ASSURANCE COMPANY	0.84%	\$514,422	\$450,427	\$297,806	\$266,202	59.10%
27	LINCOLN GENERAL INSURANCE CO	0.83%	\$509,464	\$500,290	\$267,933	\$293,735	58.71%
28	AMERICAN STATES INSURANCE COMPANY	0.78%	\$479,935	\$614,015	\$266,882	\$226,786	36.93%
29	AMERISURE MUTUAL INSURANCE COMPANY	0.78%	\$478,605	\$478,804	\$179,527	\$206,116	43.05%
30	NATIONAL INDEMNITY COMPANY	0.75%	\$456,528	\$481,522	\$55,053	\$50,814	10.55%
31	INTERSTATE INDEMNITY COMPANY	0.74%	\$454,589	\$497,504	\$202,452	\$61,909	12.44%
32	HARCO NATIONAL INSURANCE COMPANY	0.72%	\$441,661	\$457,107	\$171,664	\$170,859	37.38%
33	OCCIDENTAL FIRE & CAS CO OF NC	0.71%	\$435,306	\$435,911	\$19,940	\$3,440	0.79%
34	AMERICAN ALTERNATIVE INS CORP	0.69%	\$423,857	\$370,466	\$63,795	\$181,417	48.97%
35	WESTPORT INSURANCE CORPORATION	0.66%	\$405,665	\$402,081	\$85,443	\$55,103	13.70%
36	NORTHLAND INSURANCE COMPANY	0.65%	\$396,557	\$387,381	\$174,721	\$229,593	59.27%
37	HAWKEYE SECURITY INSURANCE COMPANY	0.64%	\$393,919	\$308,665	\$168,998	\$200,532	64.97%
38	NATIONAL AMERICAN INSURANCE COMPANY	0.64%	\$393,708	\$197,105	\$73,965	\$73,965	37.53%
39	EMPLOYERS MUTUAL CASUALTY COMPANY	0.64%	\$393,046	\$421,919	\$262,380	\$238,194	56.45%
40	SHELTER GENERAL INS CO	0.64%	\$392,724	\$374,455	\$91,923	\$89,409	23.88%
41	COLUMBIA MUTUAL INSURANCE CO	0.61%	\$370,700	\$391,090	\$184,848	\$209,943	53.68%
42	DISCOVER PROPERTY AND CASUALTY INSURANCE CO	0.59%	\$363,380	\$231,583	\$7,779	\$57,826	24.97%
43	AMERICAN ECONOMY INSURANCE COMPANY	0.56%	\$342,251	\$418,612	\$133,482	\$110,046	26.29%
44	CAMERON MUTUAL INSURANCE COMPANY	0.54%	\$327,449	\$323,315	\$170,601	\$192,552	59.56%
45	CANAL INSURANCE COMPANY	0.53%	\$322,318	\$389,393	\$111,155	\$65,155	16.73%
46	STATE FARM FIRE AND CASUALTY COMPANY	0.51%	\$313,263	\$305,092	\$252,450	\$255,975	83.90%
47	HAULERS INSURANCE COMPANY INC	0.51%	\$312,797	\$286,783	\$139,091	\$143,945	50.19%
48	STATE AUTO PROPERTY & CASUALTY INS CO	0.50%	\$306,251	\$313,571	\$130,205	\$133,718	42.64%
49	OAK RIVER INSURANCE COMPANY	0.49%	\$300,039	\$287,495	\$78,424	\$42,961	14.94%
50	HARTFORD FIRE INSURANCE COMPANY	0.48%	\$294,450	\$238,602	\$64,816	\$71,676	30.04%
51	ALLSTATE INDEMNITY COMPANY	0.46%	\$280,796	\$270,879	\$143,141	\$144,343	53.29%
52	OHIO CASUALTY INSURANCE COMPANY	0.44%	\$270,357	\$283,143	\$90,055	\$100,180	35.38%
53	LANCER INSURANCE COMPANY	0.43%	\$264,824	\$240,372	\$179,021	\$214,096	89.07%
54	FAIRMONT SPECIALTY INSURANCE COMPANY	0.42%	\$258,585	\$253,791	\$128,741	\$108,194	42.63%
55	FEDERATED SERVICE INSURANCE COMPANY	0.42%	\$255,727	\$206,382	\$61,246	\$78,700	38.13%
56	FEDERAL INSURANCE COMPANY	0.40%	\$247,723	\$252,344	\$100,030	\$105,003	41.61%
57	TRUCK INSURANCE EXCHANGE	0.39%	\$241,338	\$233,973	\$2,009	\$8,529	3.65%
58	ALLSTATE INSURANCE COMPANY	0.39%	\$238,031	\$267,793	\$110,181	\$90,143	33.66%
59	LIBERTY MUTUAL FIRE INSURANCE CO	0.38%	\$230,798	\$238,197	\$72,221	\$72,221	30.32%
60	NATIONAL LIABILITY & FIRE INS CO	0.37%	\$227,214	\$218,349	\$29,488	\$42,946	19.67%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	CONTINENTAL CASUALTY COMPANY	0.36%	\$219,853	\$225,363	\$51,237	\$47,457	21.06%
62	SECURA INSURANCE A MUTUAL COMPANY	0.36%	\$218,479	\$203,550	\$169,395	\$169,395	83.22%
63	PEERLESS INSURANCE COMPANY	0.35%	\$215,761	\$255,503	\$146,622	\$167,480	65.55%
64	HARTFORD UNDERWRITERS INSURANCE CO	0.34%	\$209,981	\$167,779	\$173,643	\$182,169	108.58%
65	ARCH INSURANCE COMPANY	0.34%	\$207,701	\$192,322	\$42,670	\$40,873	21.25%
66	BITUMINOUS CASUALTY CORPORATION	0.33%	\$203,642	\$215,547	\$79,953	\$93,194	43.24%
67	ACUITY A MUTUAL INSURANCE COMPANY	0.32%	\$197,276	\$69,874	\$15,652	\$15,652	22.40%
68	NATIONAL CASUALTY COMPANY	0.32%	\$195,556	\$165,792	\$6,650	\$6,265	3.78%
69	CHURCH MUTUAL INSURANCE COMPANY	0.32%	\$193,755	\$192,779	\$72,797	\$69,516	36.06%
70	SHELTER MUTUAL INSURANCE CO	0.32%	\$192,835	\$196,005	\$68,050	\$71,116	36.28%
71	AMERICAN MODERN HOME INSURANCE CO	0.31%	\$191,610	\$201,289	\$43,236	\$41,602	20.67%
72	CLARENDON NATIONAL INS CO	0.30%	\$184,777	\$158,153	\$81,414	\$82,485	52.16%
73	MIDWESTERN INDEMNITY COMPANY THE	0.29%	\$177,387	\$143,456	\$88,260	\$105,500	73.54%
74	NORTHFIELD INSURANCE COMPANY	0.24%	\$149,383	\$135,574	\$42,999	\$35,172	25.94%
75	MIC PROPERTY AND CASUALTY INS CORP	0.24%	\$146,050	\$298,372	\$129,290	\$128,658	43.12%
76	RLI INSURANCE COMPANY	0.24%	\$145,121	\$118,326	\$0	-\$110,002	-92.97%
77	FARMLAND MUTUAL INSURANCE COMPANY	0.24%	\$144,837	\$133,563	\$39,430	\$28,255	21.15%
78	TRANSCONTINENTAL INSURANCE COMPANY	0.24%	\$144,781	\$138,899	\$65,468	\$64,208	46.23%
79	ADDISON INSURANCE COMPANY	0.23%	\$141,470	\$51,402	\$4,647	\$7,647	14.88%
80	GREAT NORTHERN INSURANCE COMPANY	0.23%	\$140,184	\$124,518	\$19,847	\$20,891	16.78%
81	GENERAL FIRE & CASUALTY COMPANY	0.23%	\$138,947	\$148,707	\$101,916	\$134,572	90.49%
82	SENTRY INSURANCE A MUTUAL COMPANY	0.23%	\$137,972	\$129,285	\$46,658	\$61,521	47.59%
83	GENERAL INSURANCE CO OF AMERICA	0.22%	\$136,129	\$41,491	\$4,438	-\$2,935	-7.07%
84	ACE AMERICAN INSURANCE COMPANY	0.22%	\$135,117	\$140,845	\$41,147	\$61,956	43.99%
85	CAROLINA CASUALTY INSURANCE COMPANY	0.22%	\$132,695	\$132,973	\$16,233	-\$3,767	-2.83%
86	WEST AMERICAN INSURANCE COMPANY	0.22%	\$131,615	\$151,074	\$73,443	\$73,210	48.46%
87	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.21%	\$130,164	\$137,870	\$22,013	\$23,667	17.17%
88	TRAVELERS INDEMNITY COMPANY	0.21%	\$129,010	\$140,495	\$81,612	\$78,987	56.22%
89	ST PAUL MERCURY INSURANCE COMPANY	0.20%	\$125,106	\$145,240	\$61,822	\$67,896	46.75%
90	BROTHERHOOD MUTUAL INSURANCE CO	0.20%	\$120,417	\$122,616	\$36,492	\$36,204	29.53%
91	AMERICAN CASUALTY CO OF READING PA	0.19%	\$117,218	\$136,912	\$40,239	\$44,839	32.75%
92	INTREPID INSURANCE COMPANY	0.19%	\$116,424	\$29,416	\$0	\$0	0.00%
93	NATIONWIDE AGRIBUSINESS INS CO	0.19%	\$115,183	\$96,948	-\$9,116	-\$26,048	-26.87%
94	FARMERS INSURANCE EXCHANGE	0.19%	\$114,746	\$137,198	\$35,195	\$34,025	24.80%
95	NATIONAL INTERSTATE INSURANCE COMPANY	0.17%	\$102,685	\$107,493	\$98,049	\$127,227	118.36%
96	TRANSPORTATION INSURANCE COMPANY	0.17%	\$102,234	\$109,923	\$83,236	\$81,976	74.58%
97	LIBERTY MUTUAL INSURANCE COMPANY	0.17%	\$101,647	\$96,441	\$2,888	\$2,888	2.99%
98	SIRIUS AMERICA INSURANCE COMPANY	0.16%	\$99,802	\$73,555	\$19,394	\$4,174	5.67%
99	UNITED FIRE & INDEMNITY COMPANY	0.16%	\$96,439	\$159,394	\$56,038	\$58,278	36.56%
100	TWIN CITY FIRE INS CO	0.15%	\$94,673	\$103,936	\$67,891	\$83,308	80.15%
101	ONEBEACON INSURANCE COMPANY	0.14%	\$83,545	\$94,790	\$16,090	\$17,007	17.94%
102	AMERISURE INSURANCE COMPANY	0.13%	\$82,522	\$129,968	\$37,020	\$45,544	35.04%
103	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.13%	\$82,155	\$92,440	\$42,933	\$47,036	50.88%
104	ARGONAUT GREAT CENTRAL INSURANCE CO	0.13%	\$81,847	\$74,810	\$37,741	\$48,049	64.23%
105	CHARTER OAK FIRE INSURANCE CO THE	0.13%	\$81,096	\$85,596	\$33,493	\$39,165	45.76%
106	GUIDEONE MUTUAL INSURANCE COMPANY	0.12%	\$75,901	\$75,844	\$29,494	\$27,494	36.25%
107	MARYLAND CASUALTY COMPANY	0.10%	\$61,317	\$75,005	\$40,113	\$30,350	40.46%
108	FARMERS ALLIANCE MUTUAL INS CO	0.10%	\$59,411	\$57,835	\$44,360	\$40,360	69.78%
109	FIDELITY AND DEPOSIT CO MARYLAND	0.09%	\$57,986	\$51,434	\$27,112	\$23,358	45.41%
110	ATLANTIC SPECIALTY INSURANCE COMPANY	0.09%	\$57,901	\$25,971	\$23,123	\$25,362	97.66%
111	AMERICAN GUARANTEE & LIABILITY INS CO	0.09%	\$56,157	\$49,552	\$9,430	\$3,761	7.59%
112	FIRST NATIONAL INS CO OF AMERICA	0.09%	\$56,052	\$27,576	\$34,413	\$33,474	121.39%
113	WAUSAU BUSINESS INSURANCE COMPANY	0.09%	\$54,987	\$51,351	\$4,523	\$4,523	8.81%
114	PROGRESSIVE CASUALTY INSURANCE CO	0.09%	\$54,859	\$58,298	-\$1,686	-\$3,406	-5.84%
115	REGENT INSURANCE COMPANY	0.09%	\$53,377	\$61,396	\$39,456	\$36,924	60.14%
116	WINDSOR INSURANCE COMPANY	0.09%	\$53,018	\$56,694	\$26,992	\$28,542	50.34%
117	STONINGTON INSURANCE COMPANY	0.09%	\$52,905	\$30,484	\$9,376	\$22,727	74.55%
118	SAGAMORE INSURANCE COMPANY	0.09%	\$52,748	\$50,885	\$0	-\$392	-0.77%
119	AMERICAN ZURICH INSURANCE COMPANY	0.09%	\$52,385	\$75,533	\$10,068	\$4,632	6.13%

**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	AMCO INSURANCE COMPANY	0.09%	\$52,072	\$50,793	\$51,785	\$49,231	96.92%
121	FIRST FINANCIAL INSURANCE COMPANY	0.08%	\$49,803	\$63,220	\$20,005	\$25,711	40.67%
122	ST PAUL GUARDIAN INSURANCE COMPANY	0.08%	\$49,022	\$60,071	\$18,075	\$18,274	30.42%
123	T H E INSURANCE COMPANY	0.08%	\$48,311	\$47,013	\$2,472	\$2,472	5.26%
124	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.08%	\$46,481	\$45,830	\$6,674	\$6,674	14.56%
125	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.08%	\$45,916	\$41,267	\$9,762	\$93,032	225.44%
126	UNITED STATES FIDELITY & GUARANTY CO	0.07%	\$42,447	\$47,909	\$551,621	\$550,709	1149.49%
127	ACCEPTANCE CASUALTY INSURANCE CO	0.07%	\$40,656	\$33,801	\$47,874	\$42,955	127.08%
128	PHILADELPHIA INDEMNITY INSURANCE CO	0.07%	\$40,337	\$38,633	\$17,231	-\$14,683	-38.01%
129	PHARMACISTS MUTUAL INSURANCE COMPANY	0.06%	\$38,897	\$35,709	\$16,938	\$17,634	49.38%
130	WAUSAU UNDERWRITERS INS CO	0.06%	\$37,198	\$29,029	\$7,546	\$7,546	25.99%
131	MARKEL INSURANCE COMPANY	0.06%	\$36,204	\$30,575	-\$9,548	-\$7,103	-23.23%
132	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.06%	\$35,143	\$39,752	\$19,367	\$15,081	37.94%
133	ASSURANCE COMPANY OF AMERICA	0.06%	\$34,782	\$39,984	\$18,071	\$13,743	34.37%
134	TRI STATE INSURANCE CO OF MINNESOTA	0.05%	\$32,026	\$37,993	\$5,716	\$6,003	15.80%
135	STATE AUTOMOBILE MUTUAL INS CO	0.05%	\$31,214	\$37,884	\$5,892	\$5,817	15.35%
136	MID CENTURY INSURANCE COMPANY	0.05%	\$30,582	\$35,828	\$8,979	\$19,872	55.46%
137	ONEBEACON AMERICA INSURANCE COMPANY	0.05%	\$30,337	\$25,217	\$12,661	\$12,826	50.86%
138	GATEWAY INSURANCE COMPANY	0.04%	\$22,449	\$47,302	\$3,720	\$3,720	7.86%
139	FIREMANS FUND INSURANCE COMPANY	0.04%	\$21,904	\$25,537	\$5,759	-\$95,468	-373.84%
140	NATIONAL SURETY CORPORATION	0.03%	\$21,335	\$20,472	\$60,592	\$65,385	319.39%
141	MID-CONTINENT CASUALTY COMPANY	0.03%	\$21,151	\$24,039	\$4,677	\$1,992	8.29%
142	HARTFORD CASUALTY INS CO	0.03%	\$20,992	\$21,491	\$26,805	\$26,700	124.24%
143	HARLEYSVILLE INSURANCE COMPANY	0.03%	\$19,901	\$15,354	\$9,617	\$9,913	64.56%
144	COOPERATIVE MUTUAL INSURANCE COMPANY	0.03%	\$18,997	\$21,007	\$2,136	\$4,516	21.50%
145	HARTFORD INSURANCE CO OF MIDWEST THE	0.03%	\$18,392	\$12,530	\$0	\$342	2.73%
146	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.03%	\$18,278	\$20,021	\$10,486	\$9,062	45.26%
147	FIDELITY AND GUARANTY INSURANCE COMPANY	0.03%	\$17,858	\$124,470	\$115,620	\$152,219	122.29%
148	HANOVER INSURANCE COMPANY THE	0.03%	\$17,760	\$22,395	\$5,557	\$4,237	18.92%
149	VALLEY FORGE INSURANCE COMPANY	0.03%	\$17,632	\$18,382	\$2,486	\$2,486	13.52%
150	NORTHERN INSURANCE CO OF NEW YORK	0.03%	\$17,088	\$16,804	\$412	-\$1,005	-5.98%
151	EMPLOYERS FIRE INSURANCE COMPANY	0.03%	\$16,093	\$12,721	\$69,794	\$69,766	548.43%
152	ZURICH AMERICAN INS CO OF ILLINOIS	0.03%	\$16,022	\$15,709	\$0	-\$1,077	-6.86%
153	VIRGINIA SURETY COMPANY INC	0.02%	\$15,214	\$31,776	\$7,671	-\$8,757	-27.56%
154	LEADER INSURANCE COMPANY	0.02%	\$14,280	\$23,849	\$979	-\$4,487	-18.81%
155	ALEA NORTH AMERICA INSURANCE COMPANY	0.02%	\$13,835	\$13,701	\$0	-\$1,865	-13.61%
156	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$13,026	\$16,998	\$737	\$305	1.79%
157	AMERICAN STANDARD INS CO OF WISCONSIN	0.02%	\$12,383	\$11,725	\$3,601	\$3,601	30.71%
158	INTEGON NATIONAL INSURANCE COMPANY	0.02%	\$12,141	\$13,562	\$14,817	\$17,512	129.13%
159	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$11,725	\$4,739	-\$50	-\$8,196	-172.95%
160	AMERICAN AUTOMOBILE INSURANCE CO	0.02%	\$11,451	\$9,927	\$8,938	\$6,490	65.38%
161	MASSACHUSETTS BAY INS CO	0.02%	\$11,116	\$24,682	\$12,092	\$11,625	47.10%
162	FIDELITY & GUARANTY INS UNDERWRITERS	0.02%	\$11,009	\$14,698	\$14,747	\$15,379	104.63%
163	COLONIAL AMERICAN CASUALTY AND SURETY C	0.02%	\$10,203	\$9,563	\$1,848	\$1,286	13.45%
164	MTSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.02%	\$10,197	\$10,649	\$4,685	\$7,747	72.75%
165	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.02%	\$9,218	\$6,806	\$8,524	\$8,443	124.05%
166	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.01%	\$8,933	\$10,660	\$0	\$4,579	42.95%
167	LIBERTY INSURANCE CORPORATION	0.01%	\$8,674	\$5,308	\$0	\$0	0.00%
168	STAR INSURANCE COMPANY	0.01%	\$8,066	\$2,735	\$0	\$3,242	118.54%
169	SELECTIVE INSURANCE CO OF S CAROLINA	0.01%	\$7,808	\$7,991	\$100	\$100	1.25%
170	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$7,390	\$2,170	\$0	-\$7	-0.32%
171	REDLAND INSURANCE COMPANY	0.01%	\$7,126	\$8,105	\$13,046	\$18,066	222.90%
172	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.01%	\$6,716	\$6,716	\$0	-\$32,035	-477.00%
173	INSURANCE CORPORATION OF HANNOVER	0.01%	\$6,660	\$11,273	\$168	-\$6,763	-59.99%
174	PHOENIX INSURANCE COMPANY THE	0.01%	\$6,488	\$1,548	\$0	-\$110	-7.11%
175	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$6,459	\$3,161	\$0	\$0	0.00%
176	TIG INSURANCE COMPANY	0.01%	\$6,419	\$61,992	\$8,328	\$3,032	4.89%
177	NATIONAL FARMERS UNION PRO & CAS CO	0.01%	\$5,836	\$5,911	\$25,588	\$25,553	432.30%
178	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$5,648	\$6,799	\$566	\$722	10.62%



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	MICHIGAN MILLERS MUTUAL INS CO	0.01%	\$4,650	\$2,874	\$0	-\$100	-3.48%
180	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.01%	\$4,365	\$4,654	\$4,178	\$438	9.41%
181	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$4,185	\$3,539	\$0	\$0	0.00%
182	SAVERS PROPERTY & CASUALTY INS CO	0.01%	\$3,881	\$3,659	\$968	\$1,812	49.52%
183	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.01%	\$3,289	\$2,015	\$265	\$69	3.42%
184	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$2,959	-\$188,382	\$0	-\$99	0.05%
185	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$2,932	\$2,948	\$1,593	\$783	26.56%
186	GREAT AMERICAN INSURANCE COMPANY OF NEW YOF	0.00%	\$2,582	\$2,704	\$0	-\$1,446	-53.48%
187	SELECTIVE INS CO OF THE SOUTHEAST	0.00%	\$2,306	\$3,083	\$0	-\$500	-16.22%
188	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	\$2,046	\$2,434	\$29	-\$13	-0.53%
189	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$2,009	\$1,229	\$679	\$706	57.45%
190	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$1,673	\$1,397	\$977	\$1,010	72.30%
191	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$1,261	\$1,247	\$0	\$0	0.00%
192	NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$1,053	\$1,053	\$3,853	\$3,853	365.91%
193	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$1,036	\$983	\$0	-\$213	-21.67%
194	TRIUMPH CASUALTY COMPANY	0.00%	\$942	\$16,608	\$9,768	\$10,258	61.77%
195	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$854	\$854	\$0	-\$256	-29.98%
196	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$716	\$9,394	\$2,028	\$44,634	475.13%
197	WESTFIELD INSURANCE COMPANY	0.00%	\$569	\$3,240	-\$6	-\$81	-2.50%
198	OLD REPUBLIC INSURANCE COMPANY	0.00%	\$563	\$58,632	\$14,352	\$22,935	39.12%
199	MITSUI SUMITOMO INSURANCE USA INC	0.00%	\$556	\$552	\$0	\$90	16.30%
200	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$553	\$991	\$37	\$37	3.73%
201	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$552	\$1,461	\$437	\$468	32.03%
202	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$358	\$483	\$0	\$16	3.31%
203	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$300	\$133	-\$8,200	-\$5,236	-4688.72%
204	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$223	\$262	\$0	-\$2	-0.76%
205	VIGILANT INSURANCE COMPANY	0.00%	\$217	\$194	\$0	\$15	7.73%
206	LM INSURANCE CORPORATION	0.00%	\$104	\$61	\$0	\$0	0.00%
207	PACIFIC INDEMNITY COMPANY	0.00%	\$90	\$16	-\$296	-\$351	-2193.75%
208	SECURA SUPREME INSURANCE COMPANY	0.00%	\$79	\$76	\$294	\$295	388.16%
209	REPUBLIC WESTERN INS CO	0.00%	\$61	\$384	\$0	-\$10,881	-2833.59%
210	ENCOMPASS INDEMNITY COMPANY	0.00%	\$50	\$10	\$0	\$0	0.00%
211	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$21	\$499	\$0	\$0	0.00%
212	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$39	N/A
213	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$88	\$107	-\$1,701	-1932.95%
214	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$0	\$0	-\$267	-\$267	N/A
215	ATHENA ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$121	N/A
216	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$12	N/A
217	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$161	N/A
218	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$233	N/A
219	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$27	N/A
220	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	-\$57	N/A
221	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$69	N/A
222	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,616	N/A
223	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$4,902	-\$5,129	N/A
224	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,353	N/A
225	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$190,350	\$40,275	N/A
226	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$5,904	-\$1,384	N/A
227	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$22,581	N/A
228	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$30	-\$1,935	-\$1,935	-6450.00%
229	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$120	N/A
230	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$158	N/A
231	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	\$441	N/A
232	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$0	N/A
233	TRAVELERS CASUALTY INSURANCE COMPANY OF AMI	0.00%	\$0	\$0	\$0	-\$1	N/A
234	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$11	N/A
235	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
236	VALIANT INS CO	0.00%	\$0	\$0	\$0	-\$702	N/A
237	FIDELITY AND CASUALTY COMPANY OF NEW YORK TH	0.00%	-\$1	-\$1	\$0	\$0	0.00%

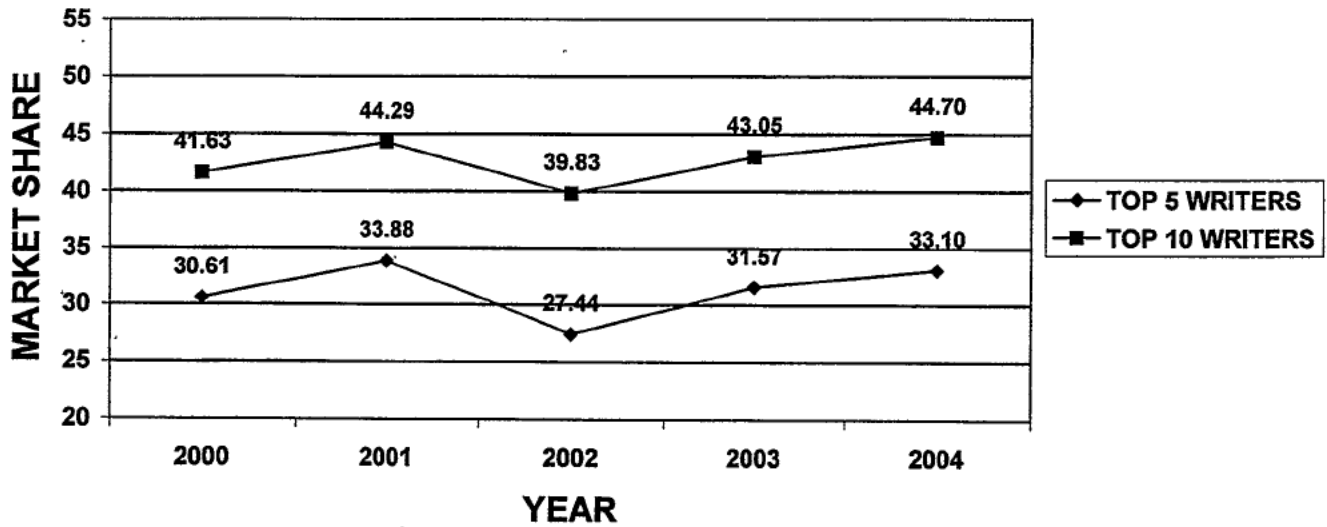


**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

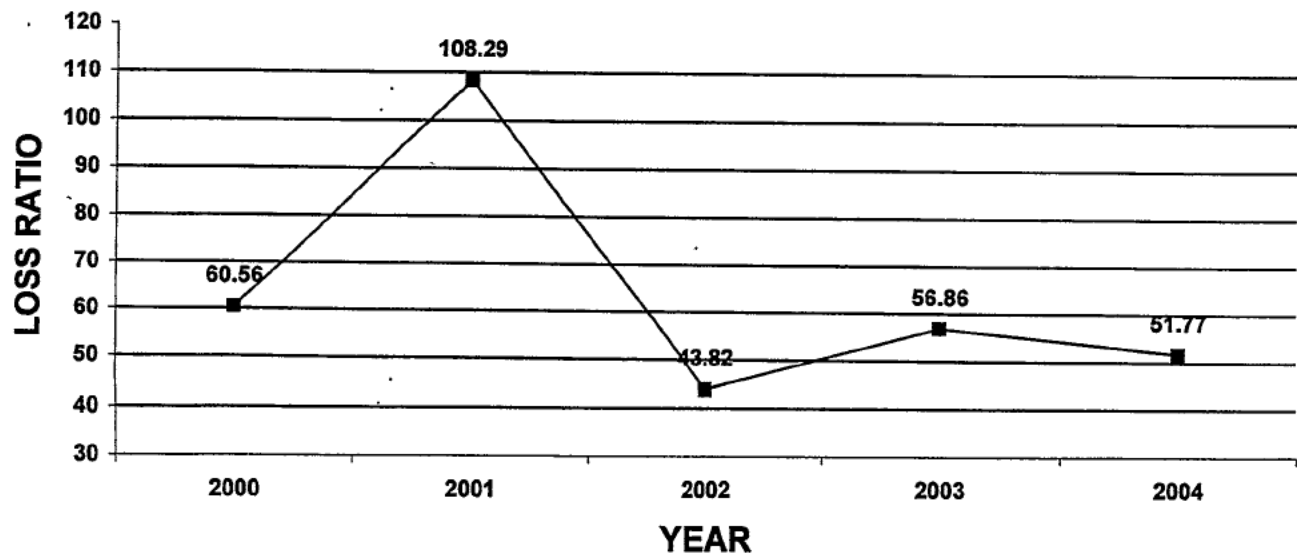
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	SAFECO INSURANCE CO OF AMERICA	0.00%	-\$3	-\$3	\$0	\$501	-16700.00%
239	CENTENNIAL INSURANCE COMPANY	0.00%	-\$422	\$2,343	-\$14,095	\$2,738	116.86%
240	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	-\$622	\$192	\$89	\$19	9.90%
241	ULICO CASUALTY COMPANY	0.00%	-\$1,330	\$7,518	\$19,550	\$20,909	278.12%
242	DIAMOND STATE INSURANCE COMPANY	0.00%	-\$1,807	-\$1,807	\$0	\$0	0.00%
243	BITUMINOUS FIRE AND MARINE INS CO	-0.01%	-\$4,393	-\$3,813	\$0	-\$24	0.63%
244	LUMBERMENS MUTUAL CASUALTY CO	-0.01%	-\$4,825	-\$2,031	\$595	\$595	-29.30%
245	UNITED FINANCIAL CASUALTY COMPANY	-0.01%	-\$5,393	-\$5,393	\$0	\$0	0.00%
246	AMERICAN INSURANCE COMPANY THE	-0.01%	-\$6,540	-\$7,264	\$989	\$2,010	-27.67%
247	ROYAL INDEMNITY COMPANY	-0.02%	-\$9,791	\$23,620	\$8,412	\$11,099	46.99%
248	COMMERCIAL GUARANTY CASUALTY INSURANCE CO	-0.02%	-\$10,310	\$76,330	\$11,857	\$7,670	10.05%
249	GULF INSURANCE COMPANY	-0.02%	-\$10,368	-\$2,658	\$1,587,556	\$65,549	-2466.10%
250	SECURITY NATIONAL INSURANCE COMPANY	-0.03%	-\$15,566	\$9,800	\$4,945	\$3,716	37.92%
251	ATLANTIC MUTUAL INSURANCE COMPANY	-0.18%	-\$112,587	\$83,089	\$90,005	\$85,595	103.02%
	TOTAL	100.00%	\$61,203,306	\$60,296,445	\$32,970,544	\$31,213,703	51.77%

**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Auto Comprehensive)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	7.76%	\$7,989,666	\$7,741,935	\$3,704,301	\$3,708,572	47.90%
2	VANLINER INSURANCE COMPANY	4.25%	\$4,376,602	\$4,443,435	\$1,574,704	\$1,607,724	36.18%
3	GREAT WEST CASUALTY COMPANY	4.25%	\$4,368,852	\$4,261,482	\$2,230,866	\$2,227,545	52.27%
4	EMPIRE FIRE AND MARINE INSURANCE CO	3.32%	\$3,420,505	\$2,677,479	\$1,467,743	\$1,408,281	52.60%
5	CONTINENTAL WESTERN INSURANCE CO	3.12%	\$3,207,759	\$2,992,450	\$1,642,567	\$1,642,598	54.89%
6	PROGRESSIVE NORTHWESTERN INS CO	3.09%	\$3,175,254	\$3,039,353	\$1,663,825	\$1,607,646	52.89%
7	AMERICAN GENERAL INDEMNITY COMPANY	2.73%	\$2,813,398	\$1,822,154	\$642,656	\$803,499	44.10%
8	CINCINNATI INS CO THE	2.64%	\$2,714,831	\$2,572,168	\$1,359,507	\$1,403,625	54.57%
9	NATIONWIDE MUTUAL INSURANCE COMPANY	2.48%	\$2,548,506	\$2,480,761	\$948,459	\$854,502	34.45%
10	GREAT AMERICAN ASSURANCE COMPANY	2.47%	\$2,539,894	\$2,638,351	\$1,130,743	\$1,211,158	45.91%
11	AMERICAN FAMILY MUTUAL INS CO	2.43%	\$2,501,930	\$2,325,936	\$1,076,695	\$1,067,095	45.88%
12	SENTRY SELECT INSURANCE COMPANY	2.12%	\$2,180,978	\$2,141,410	\$1,343,735	\$1,288,630	60.18%
13	LINCOLN GENERAL INSURANCE CO	1.98%	\$2,037,854	\$2,001,160	\$1,071,734	\$1,174,939	58.71%
14	NORTHLAND INSURANCE COMPANY	1.42%	\$1,460,500	\$1,459,883	\$644,187	\$793,187	54.33%
15	ARCH INSURANCE COMPANY	1.35%	\$1,390,002	\$1,287,075	\$668,501	\$640,340	49.75%
16	DAIMLERCHRYSLER INSURANCE COMPANY	1.33%	\$1,368,454	\$1,356,978	\$666,926	\$642,669	47.36%
17	UNIVERSAL UNDERWRITERS INS CO	1.29%	\$1,331,935	\$1,331,935	\$487,289	\$457,289	34.33%
18	GREAT AMERICAN INSURANCE COMPANY	1.23%	\$1,265,644	\$1,239,234	\$503,023	\$498,700	40.24%
19	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	1.21%	\$1,241,472	\$809,055	\$439,926	\$473,141	58.48%
20	AUTO OWNERS INSURANCE COMPANY	1.19%	\$1,226,578	\$1,284,479	\$688,176	\$662,363	51.57%
21	FEDERATED MUTUAL INSURANCE COMPANY	1.16%	\$1,193,920	\$1,262,734	\$415,261	\$439,929	34.84%
22	AMERICAN STATES INSURANCE COMPANY	1.14%	\$1,169,576	\$1,453,116	\$410,098	\$346,078	23.82%
23	ZURICH AMERICAN INSURANCE COMPANY	1.11%	\$1,139,004	\$1,072,975	\$782,125	\$747,937	69.71%
24	OAK RIVER INSURANCE COMPANY	1.09%	\$1,121,940	\$1,058,100	\$435,785	\$456,049	43.10%
25	UNITED FIRE AND CASUALTY COMPANY	1.07%	\$1,097,389	\$1,185,241	\$422,408	\$397,667	33.55%
26	HARCO NATIONAL INSURANCE COMPANY	1.00%	\$1,030,543	\$1,066,582	\$400,548	\$398,672	37.38%
27	EMPLOYERS MUTUAL CASUALTY COMPANY	0.97%	\$998,609	\$1,026,870	\$339,191	\$313,148	30.50%
28	CANAL INSURANCE COMPANY	0.94%	\$966,955	\$1,168,178	\$623,874	\$624,537	53.46%
29	NATIONAL INDEMNITY COMPANY	0.93%	\$956,572	\$970,870	\$273,848	\$316,204	32.57%
30	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.92%	\$947,846	\$923,321	\$341,145	\$345,455	37.41%
31	HAWKEYE SECURITY INSURANCE COMPANY	0.91%	\$938,520	\$744,691	\$288,638	\$342,497	45.99%
32	GRINNELL MUTUAL REINSURANCE COMPANY	0.90%	\$926,681	\$883,657	\$270,885	\$273,872	30.99%
33	ST PAUL FIRE & MARINE INSURANCE CO	0.87%	\$891,048	\$886,422	\$458,332	\$468,531	52.86%
34	OWNERS INSURANCE COMPANY	0.82%	\$847,900	\$756,392	\$300,572	\$289,062	38.22%
35	OCCIDENTAL FIRE & CAS CO OF NC	0.82%	\$843,532	\$871,344	\$572,474	\$434,884	49.91%
36	AMERISURE MUTUAL INSURANCE COMPANY	0.81%	\$833,850	\$850,856	\$390,158	\$390,158	45.85%
37	GENERAL CASUALTY CO OF WISCONSIN	0.81%	\$829,277	\$813,479	\$273,045	\$272,170	33.46%
38	COLUMBIA MUTUAL INSURANCE CO	0.80%	\$820,215	\$873,974	\$274,361	\$250,708	28.69%
39	FEDERAL INSURANCE COMPANY	0.75%	\$774,215	\$1,043,438	\$195,629	\$221,014	21.18%
40	CONSUMERS INSURANCE USA INC	0.74%	\$766,016	\$552,091	\$223,520	\$253,978	46.00%
41	DISCOVER PROPERTY AND CASUALTY INSURANCE CO	0.74%	\$761,668	\$572,483	\$357,311	\$477,662	83.44%
42	CAMERON MUTUAL INSURANCE COMPANY	0.67%	\$684,355	\$677,349	\$254,477	\$242,300	35.77%
43	CAROLINA CASUALTY INSURANCE COMPANY	0.66%	\$675,288	\$833,826	\$482,822	\$525,382	63.01%
44	NATIONAL LIABILITY & FIRE INS CO	0.66%	\$675,109	\$647,049	\$193,392	\$169,667	26.22%
45	STATE FARM FIRE AND CASUALTY COMPANY	0.65%	\$672,980	\$661,030	\$258,230	\$256,526	38.81%
46	HARTFORD UNDERWRITERS INSURANCE CO	0.65%	\$670,556	\$539,559	\$216,836	\$273,921	50.77%
47	STATE AUTO PROPERTY & CASUALTY INS CO	0.64%	\$662,129	\$677,947	\$303,831	\$278,822	41.13%
48	AMERICAN ECONOMY INSURANCE COMPANY	0.62%	\$639,713	\$802,930	\$277,821	\$271,190	33.78%
49	OHIO CASUALTY INSURANCE COMPANY	0.61%	\$630,797	\$658,527	\$172,603	\$175,534	26.66%
50	SHELTER GENERAL INS CO	0.61%	\$627,922	\$606,078	\$75,440	\$73,376	12.11%
51	LANCER INSURANCE COMPANY	0.59%	\$611,795	\$617,680	\$415,049	\$499,556	80.88%
52	BITUMINOUS CASUALTY CORPORATION	0.59%	\$603,859	\$639,162	\$176,382	\$181,025	28.32%
53	ALLSTATE INDEMNITY COMPANY	0.57%	\$586,002	\$551,679	\$237,878	\$219,948	39.87%
54	SECURA INSURANCE A MUTUAL COMPANY	0.57%	\$585,125	\$542,152	\$143,218	\$147,857	27.27%
55	AMERICAN ALTERNATIVE INS CORP	0.57%	\$582,867	\$557,167	\$370,326	\$248,672	44.63%
56	FIRST GUARD INSURANCE COMPANY	0.54%	\$557,646	\$557,646	\$242,804	\$290,539	52.10%
57	ACUITY A MUTUAL INSURANCE COMPANY	0.54%	\$554,702	\$198,800	\$33,538	\$44,581	22.43%
58	CLARENDON NATIONAL INS CO	0.54%	\$554,329	\$474,458	\$244,242	\$247,453	52.15%
59	PEERLESS INSURANCE COMPANY	0.54%	\$552,683	\$654,045	\$245,086	\$281,873	43.10%
60	ALLSTATE INSURANCE COMPANY	0.53%	\$548,416	\$620,845	\$317,799	\$303,132	48.83%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	ACCEPTANCE CASUALTY INSURANCE CO	0.47%	\$486,193	\$711,704	\$450,868	\$418,783	58.84%
62	HARTFORD FIRE INSURANCE COMPANY	0.47%	\$484,717	\$452,346	\$390,665	\$408,688	90.35%
63	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.46%	\$478,402	\$560,247	\$231,619	\$240,629	42.95%
64	INTERSTATE INDEMNITY COMPANY	0.45%	\$466,803	\$498,186	\$383,954	\$236,147	47.40%
65	MOTORS INSURANCE CORPORATION	0.44%	\$448,293	\$448,293	\$223,197	\$211,401	47.16%
66	MIC PROPERTY AND CASUALTY INS CORP	0.43%	\$438,074	\$895,134	\$655,593	\$660,606	73.80%
67	MIDWESTERN INDEMNITY COMPANY THE	0.40%	\$414,067	\$331,804	\$148,755	\$177,811	53.59%
68	LIBERTY MUTUAL FIRE INSURANCE CO	0.39%	\$403,442	\$437,169	\$290,177	\$290,177	66.38%
69	CUMIS INSURANCE SOCIETY INC	0.38%	\$386,139	\$362,303	\$202,562	\$219,389	60.55%
70	INDIANA LUMBERMENS MUTUAL INS CO	0.34%	\$353,229	\$346,601	\$192,711	\$192,670	55.59%
71	TRUCK INSURANCE EXCHANGE	0.33%	\$337,177	\$324,793	\$122,848	\$126,357	38.90%
72	RLI INSURANCE COMPANY	0.33%	\$334,502	\$272,739	\$614,062	\$348,142	127.65%
73	GENERAL INSURANCE CO OF AMERICA	0.32%	\$326,801	\$97,936	\$157,706	\$148,666	151.80%
74	NORTHFIELD INSURANCE COMPANY	0.31%	\$314,796	\$283,481	\$86,395	\$92,814	32.74%
75	CHEROKEE INSURANCE COMPANY	0.30%	\$306,435	\$301,258	\$28,512	-\$4,093	-1.36%
76	CONTINENTAL CASUALTY COMPANY	0.30%	\$303,930	\$360,050	\$101,081	\$73,926	20.53%
77	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.30%	\$303,800	\$301,929	\$86,137	\$100,670	33.34%
78	WEST AMERICAN INSURANCE COMPANY	0.29%	\$301,168	\$346,985	\$111,848	\$98,277	28.32%
79	SIRIUS AMERICA INSURANCE COMPANY	0.29%	\$299,456	\$220,703	\$58,192	\$12,523	5.67%
80	TRANSPORTATION INSURANCE COMPANY	0.28%	\$286,919	\$334,115	\$68,534	\$127,248	38.09%
81	NATIONAL CASUALTY COMPANY	0.27%	\$282,555	\$262,054	\$160,407	\$143,762	54.86%
82	TRANSCONTINENTAL INSURANCE COMPANY	0.27%	\$278,643	\$274,493	\$115,148	\$126,463	46.07%
83	TRAVELERS INDEMNITY COMPANY	0.26%	\$272,239	\$145,559	\$106,938	\$120,537	82.81%
84	WESTPORT INSURANCE CORPORATION	0.26%	\$270,442	\$268,053	\$56,962	\$36,735	13.70%
85	TWIN CITY FIRE INS CO	0.26%	\$265,734	\$302,570	\$88,652	\$86,495	28.59%
86	AMERICAN CASUALTY CO OF READING PA	0.25%	\$262,180	\$335,403	\$69,125	\$37,771	11.26%
87	CHURCH MUTUAL INSURANCE COMPANY	0.25%	\$262,083	\$260,818	\$98,491	\$94,052	36.06%
88	LIBERTY MUTUAL INSURANCE COMPANY	0.25%	\$254,595	\$249,059	\$129,456	\$129,456	51.98%
89	ADDISON INSURANCE COMPANY	0.25%	\$253,678	\$94,686	\$29,303	\$36,803	38.87%
90	PHILADELPHIA INDEMNITY INSURANCE CO	0.24%	\$251,252	\$240,634	\$107,328	-\$91,459	-38.01%
91	NATIONAL INTERSTATE INSURANCE COMPANY	0.23%	\$239,597	\$250,818	\$228,782	\$296,862	118.36%
92	HAULERS INSURANCE COMPANY INC	0.23%	\$237,568	\$217,811	\$93,830	\$98,976	45.44%
93	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.23%	\$234,355	\$267,355	\$181,520	\$184,062	68.85%
94	SHELTER MUTUAL INSURANCE CO	0.23%	\$233,233	\$238,069	\$100,401	\$104,926	44.07%
95	SENTRY INSURANCE A MUTUAL COMPANY	0.22%	\$227,938	\$215,204	\$112,417	\$99,524	46.25%
96	AMERISURE INSURANCE COMPANY	0.21%	\$214,413	\$223,233	\$56,558	\$56,558	25.34%
97	FEDERATED SERVICE INSURANCE COMPANY	0.20%	\$207,906	\$184,327	\$127,892	\$224,975	122.05%
98	ST PAUL MERCURY INSURANCE COMPANY	0.20%	\$204,229	\$230,783	\$174,394	\$183,629	79.57%
99	GREAT NORTHERN INSURANCE COMPANY	0.18%	\$190,186	\$173,223	\$36,307	\$36,141	20.86%
100	AMERICAN GUARANTEE & LIABILITY INS CO	0.18%	\$188,232	\$125,794	\$100,757	\$90,514	71.95%
101	OLD REPUBLIC INSURANCE COMPANY	0.18%	\$181,489	\$98,010	\$63,011	\$92,015	93.88%
102	MARYLAND CASUALTY COMPANY	0.17%	\$177,260	\$214,722	\$95,717	\$64,567	30.07%
103	CHARTER OAK FIRE INSURANCE CO THE	0.17%	\$177,115	\$182,677	\$75,551	\$78,212	42.81%
104	FARMERS INSURANCE EXCHANGE	0.17%	\$176,664	\$217,706	\$87,283	\$108,543	49.86%
105	SAGAMORE INSURANCE COMPANY	0.16%	\$167,011	\$159,226	\$105,576	\$111,868	70.26%
106	AMERICAN MODERN HOME INSURANCE CO	0.16%	\$164,066	\$171,453	\$138,640	\$133,400	77.81%
107	FIRST NATIONAL INS CO OF AMERICA	0.15%	\$155,955	\$76,091	\$15,949	\$11,731	15.42%
108	INTREPID INSURANCE COMPANY	0.15%	\$153,702	\$38,994	\$0	\$0	0.00%
109	AMERICAN HOME ASSURANCE COMPANY	0.15%	\$151,207	\$126,071	\$143,132	\$181,010	143.58%
110	BROTHERHOOD MUTUAL INSURANCE CO	0.15%	\$150,037	\$154,178	\$27,845	\$26,434	17.15%
111	PROGRESSIVE CASUALTY INSURANCE CO	0.15%	\$149,883	\$169,644	\$56,341	\$51,773	30.52%
112	ONEBEACON INSURANCE COMPANY	0.14%	\$146,856	\$163,408	\$24,021	\$18,007	11.02%
113	ATLANTIC MUTUAL INSURANCE COMPANY	0.14%	\$146,683	\$73,281	\$4,736	\$4,736	6.46%
114	ACE AMERICAN INSURANCE COMPANY	0.14%	\$146,376	\$152,582	\$44,575	\$67,119	43.99%
115	UNITED FIRE & INDEMNITY COMPANY	0.12%	\$126,221	\$195,793	\$50,491	\$51,496	26.30%
116	ATLANTIC SPECIALTY INSURANCE COMPANY	0.12%	\$125,948	\$57,164	\$27,633	\$35,690	62.43%
117	GRANITE STATE INSURANCE COMPANY	0.12%	\$119,546	\$145,423	\$18,329	\$47,382	32.58%
118	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.11%	\$110,988	\$110,344	\$32,430	\$32,430	29.39%
119	GUIDEONE MUTUAL INSURANCE COMPANY	0.10%	\$107,918	\$110,940	\$34,898	\$35,298	31.82%
120	WINDSOR INSURANCE COMPANY	0.10%	\$105,242	\$111,659	\$47,514	\$47,881	42.88%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	FIRST FINANCIAL INSURANCE COMPANY	0.10%	\$101,920	\$95,830	\$30,323	\$52,615	54.90%
122	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.10%	\$101,655	\$101,824	\$118,305	\$124,472	122.24%
123	UNITED STATES FIDELITY & GUARANTY CO	0.10%	\$100,370	\$111,024	\$25,265	\$26,365	23.76%
124	PHARMACISTS MUTUAL INSURANCE COMPANY	0.10%	\$98,115	\$89,265	\$86,224	\$87,464	97.98%
125	AMERICAN ZURICH INSURANCE COMPANY	0.09%	\$95,210	\$128,442	\$33,087	\$25,756	20.05%
126	ASSURANCE COMPANY OF AMERICA	0.09%	\$93,013	\$108,784	\$7,943	-\$9,152	-8.41%
127	ILLINOIS NATIONAL INSURANCE COMPANY	0.08%	\$82,122	\$148,352	\$21,037	\$31,963	21.55%
128	FARMERS ALLIANCE MUTUAL INS CO	0.08%	\$81,597	\$79,049	\$20,215	\$20,465	25.89%
129	GREENWICH INSURANCE COMPANY	0.08%	\$81,325	\$124,056	\$144,583	\$140,111	112.94%
130	REGENT INSURANCE COMPANY	0.08%	\$79,488	\$98,827	\$10,362	\$618	0.63%
131	ST PAUL GUARDIAN INSURANCE COMPANY	0.08%	\$79,143	\$73,236	\$26,772	\$28,923	39.49%
132	ACE PROPERTY AND CASUALTY INSURANCE COMPAN	0.07%	\$69,036	\$25,216	\$7,574	-\$204	-0.81%
133	HARTFORD CASUALTY INS CO	0.07%	\$67,662	\$66,723	\$37,836	\$23,814	35.69%
134	TRI STATE INSURANCE CO OF MINNESOTA	0.07%	\$67,088	\$80,626	\$57,119	\$64,839	80.42%
135	MID-CONTINENT CASUALTY COMPANY	0.06%	\$66,765	\$75,146	\$60,801	\$49,272	65.57%
136	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.06%	\$64,576	\$73,824	\$35,966	\$28,008	37.94%
137	MARKEL INSURANCE COMPANY	0.06%	\$63,108	\$53,499	-\$20,894	-\$16,758	-31.32%
138	STATE AUTOMOBILE MUTUAL INS CO	0.06%	\$62,276	\$71,051	\$26,374	\$25,995	36.59%
139	FIDELITY AND DEPOSIT CO MARYLAND	0.06%	\$61,267	\$57,329	\$65,568	\$60,422	105.40%
140	ONEBEACON AMERICA INSURANCE COMPANY	0.06%	\$58,503	\$47,462	\$35,596	\$39,233	82.66%
141	COOPERATIVE MUTUAL INSURANCE COMPANY	0.06%	\$56,992	\$63,019	\$6,407	\$13,546	21.50%
142	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.06%	\$56,876	\$63,941	\$11,674	\$6,183	9.67%
143	WAUSAU UNDERWRITERS INS CO	0.05%	\$55,993	\$49,319	\$5,840	\$5,840	11.84%
144	NORTHERN INSURANCE CO OF NEW YORK	0.05%	\$49,694	\$47,137	-\$8,243	-\$12,854	-27.27%
145	COMMERCE AND INDUSTRY INSURANCE CO	0.05%	\$47,802	\$40,360	\$770	\$242	0.60%
146	WAUSAU BUSINESS INSURANCE COMPANY	0.05%	\$47,302	\$42,491	\$4,628	\$4,628	10.89%
147	VALLEY FORGE INSURANCE COMPANY	0.05%	\$46,539	\$49,969	\$50,752	\$54,752	109.57%
148	ALEA NORTH AMERICA INSURANCE COMPANY	0.04%	\$45,394	\$42,458	\$2,775	-\$5,778	-13.61%
149	QBE INSURANCE CORPORATION	0.04%	\$44,368	\$85,340	\$29,423	\$35,939	42.11%
150	FIDELITY AND GUARANTY INSURANCE COMPANY	0.04%	\$43,171	\$149,397	\$273,973	\$299,907	200.74%
151	AXA RE PROPERTY AND CASUALTY INSURANCE COMF	0.04%	\$42,571	\$59,026	\$15,647	\$16,007	27.12%
152	HANOVER INSURANCE COMPANY THE	0.04%	\$42,476	\$56,018	\$22,226	\$20,251	36.15%
153	MID CENTURY INSURANCE COMPANY	0.04%	\$41,550	\$51,935	\$13,221	\$15,818	30.46%
154	FIREMANS FUND INSURANCE COMPANY	0.04%	\$36,356	\$42,658	\$4,114	\$12,396	29.06%
155	AMERICAN AUTOMOBILE INSURANCE CO	0.03%	\$34,888	\$31,345	\$45,590	-\$130,574	-416.57%
156	GATEWAY INSURANCE COMPANY	0.03%	\$33,673	\$70,952	\$21,241	-\$14,109	-19.89%
157	HARLEYSVILLE INSURANCE COMPANY	0.03%	\$31,170	\$18,692	\$0	\$0	0.00%
158	NATIONAL AMERICAN INSURANCE COMPANY	0.03%	\$29,148	\$14,424	\$4,750	\$4,750	32.93%
159	ITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.03%	\$29,126	\$24,572	\$269	\$5,350	21.77%
160	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.03%	\$28,312	\$21,579	\$6,791	\$7,872	36.48%
161	MASSACHUSETTS BAY INS CO	0.03%	\$28,257	\$9,115	\$24,770	\$23,714	260.16%
162	NEW HAMPSHIRE INSURANCE COMPANY	0.03%	\$28,215	\$21,075	\$5,784	\$7,892	37.45%
163	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$27,869	\$36,463	\$1,582	\$656	1.80%
164	RIVERPORT INSURANCE COMPANY	0.03%	\$27,432	\$30,384	\$41,606	\$42,409	139.58%
165	FIDELITY & GUARANTY INS UNDERWRITERS	0.03%	\$27,070	\$35,878	\$14,231	\$17,014	47.42%
166	NATIONAL SURETY CORPORATION	0.02%	\$25,106	\$25,318	\$10,921	\$16,179	63.90%
167	LEADER INSURANCE COMPANY	0.02%	\$24,898	\$41,400	\$34,180	\$26,935	65.06%
168	BANCINSURE INC	0.02%	\$23,947	\$21,943	\$11,156	\$11,156	50.84%
169	INTEGON NATIONAL INSURANCE COMPANY	0.02%	\$23,444	\$25,535	\$9,926	\$2,862	11.21%
170	NAVIGATORS INSURANCE COMPANY	0.02%	\$22,269	\$22,796	\$7,595	\$21,282	93.36%
171	ZURICH AMERICAN INS CO OF ILLINOIS	0.02%	\$21,896	\$17,185	\$9,015	\$7,822	45.52%
172	REDLAND INSURANCE COMPANY	0.02%	\$21,379	\$24,314	\$39,140	\$64,199	222.91%
173	LIBERTY INSURANCE CORPORATION	0.02%	\$20,935	\$15,347	-\$1,201	-\$1,201	-7.83%
174	INSURANCE CORPORATION OF HANNOVER	0.02%	\$19,978	\$33,818	\$504	-\$20,290	-60.00%
175	AMERICAN FIRE & CASUALTY COMPANY	0.02%	\$18,709	\$6,471	\$0	\$92	1.42%
176	SELECTIVE INSURANCE CO OF S CAROLINA	0.02%	\$18,640	\$19,482	\$2,046	\$2,046	10.50%
177	AMERICAN SOUTHERN INSURANCE COMPANY	0.02%	\$17,643	\$26,855	\$7,689	-\$5,511	-20.52%
178	PHOENIX INSURANCE COMPANY THE	0.02%	\$16,875	\$4,093	\$0	\$2,116	51.70%
179	COLONIAL AMERICAN CASUALTY AND SURETY C	0.02%	\$15,939	\$16,945	\$5,209	\$4,062	23.97%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

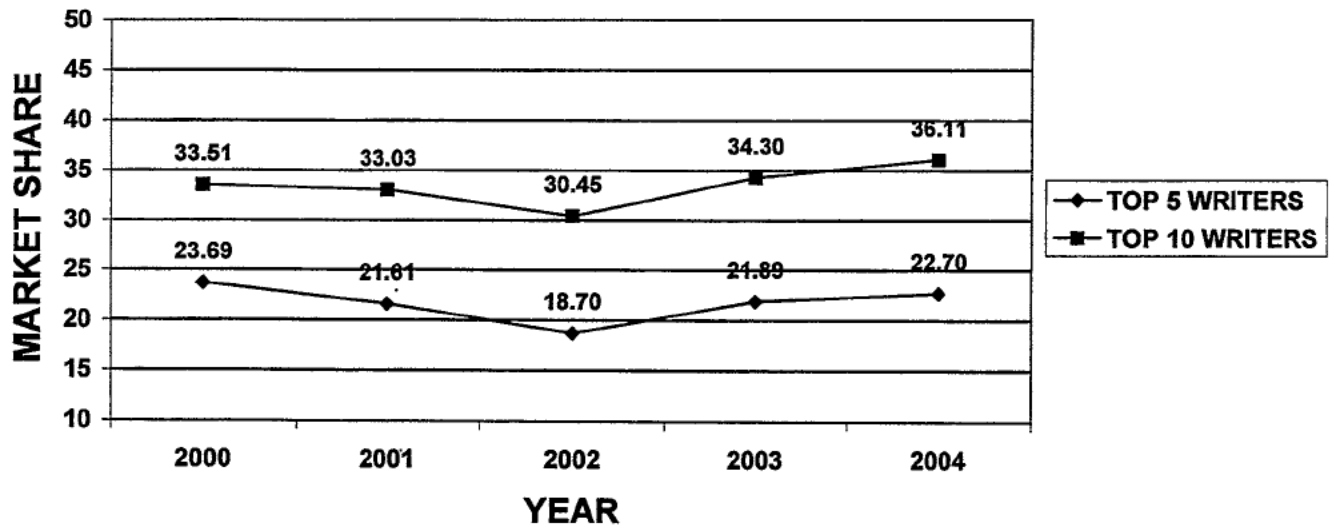
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
180	EMPLOYERS FIRE INSURANCE COMPANY	0.02%	\$15,892	\$12,517	\$20	\$215	1.72%
181	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$15,128	\$8,415	\$0	\$2,024	24.05%
182	NATIONWIDE AGRIBUSINESS INS CO	0.01%	\$14,190	\$7,929	\$13,963	\$15,196	191.65%
183	AMCO INSURANCE COMPANY	0.01%	\$13,507	\$16,601	\$8,761	\$8,633	52.00%
184	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$13,343	\$16,544	\$1,376	\$1,756	10.61%
185	STAR INSURANCE COMPANY	0.01%	\$13,143	\$4,986	\$0	\$5,282	105.94%
186	GULF INSURANCE COMPANY	0.01%	\$13,083	\$18,743	\$22,739	\$232,401	1239.93%
187	AMERICAN STANDARD INS CO OF WISCONSIN	0.01%	\$11,415	\$10,824	\$3,321	\$3,321	30.68%
188	FARMLAND MUTUAL INSURANCE COMPANY	0.01%	\$10,670	\$6,019	\$0	-\$549	-9.12%
189	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$10,060	\$9,508	\$0	-\$55	-0.58%
190	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.01%	\$8,441	\$8,422	\$8,081	\$792	9.40%
191	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$8,152	\$4,506	\$876	\$876	19.44%
192	AMERICAN INTERNATIONAL SOUTH INS CO	0.01%	\$7,596	\$41,630	\$30,238	\$32,388	77.80%
193	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.01%	\$7,067	\$8,732	\$88,952	\$100,867	1155.14%
194	GREAT AMERICAN INSURANCE COMPANY OF NEW YO	0.01%	\$6,553	\$6,876	\$6,001	\$2,329	33.87%
195	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.01%	\$6,224	\$3,826	-\$15,078	-\$14,707	-384.40%
196	NATIONAL FARMERS UNION PRO & CAS CO	0.01%	\$5,836	\$5,910	\$5,902	\$5,866	99.26%
197	SELECTIVE INS CO OF THE SOUTHEAST	0.01%	\$5,499	\$8,154	-\$8,315	-\$8,315	-101.97%
198	CENTURY-NATIONAL INSURANCE COMPANY	0.01%	\$5,313	\$6,321	\$77	-\$34	-0.54%
199	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$5,000	\$4,540	\$0	-\$82	-1.81%
200	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$4,979	\$3,562	\$0	\$640	17.97%
201	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$3,285	\$3,249	\$2,813	\$2,793	85.96%
202	NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$3,160	\$3,160	\$11,560	\$11,560	365.82%
203	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$3,030	\$3,046	-\$73,662	-\$390,288	-12813.13%
204	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$3,019	\$2,545	\$0	\$34	1.34%
205	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$3,012	\$3,079	-\$736	-\$2,003	-65.05%
206	TRIUMPH CASUALTY COMPANY	0.00%	\$2,826	\$49,824	\$29,302	\$30,775	61.77%
207	AMERICAN INSURANCE COMPANY THE	0.00%	\$2,635	\$2,164	\$538	\$4,280	197.78%
208	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$2,632	\$2,493	\$0	-\$2,235	-89.65%
209	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$1,919	\$5,802	\$3,529	\$3,525	60.75%
210	WESTFIELD INSURANCE COMPANY	0.00%	\$1,889	\$10,756	-\$22	-\$271	-2.52%
211	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$1,879	\$1,879	\$0	\$0	0.00%
212	TIG INSURANCE COMPANY	0.00%	\$1,700	\$22,578	-\$31,568	-\$33,062	-146.43%
213	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$1,655	\$3,879	-\$1,620	-\$14,043	-362.03%
214	MITSUMI SUMITOMO INSURANCE USA INC	0.00%	\$1,650	\$1,658	\$0	\$272	16.41%
215	HUDSON INSURANCE COMPANY	0.00%	\$1,587	\$2,423	\$0	-\$25,502	-1052.50%
216	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$897	\$1,823	\$0	\$167	9.16%
217	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$623	\$803	\$0	-\$16	-1.99%
218	VIGILANT INSURANCE COMPANY	0.00%	\$428	\$383	\$0	\$30	7.83%
219	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$424	\$1,151	-\$4,473	\$47,299	4109.38%
220	LM INSURANCE CORPORATION	0.00%	\$360	\$212	\$0	\$0	0.00%
221	SECURA SUPREME INSURANCE COMPANY	0.00%	\$313	\$300	\$0	\$0	0.00%
222	ARGONAUT INSURANCE COMPANY	0.00%	\$274	\$180	\$0	\$190	105.56%
223	PACIFIC INDEMNITY COMPANY	0.00%	\$99	\$42	\$0	-\$14	-33.33%
224	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$63	\$1,743	\$0	\$0	0.00%
225	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
226	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10,243	N/A
227	ATHENA ASSURANCE COMPANY	0.00%	\$0	\$0	-\$105	-\$313	N/A
228	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$35,289	N/A
229	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$3	N/A
230	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,740	N/A
231	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	-\$783	-\$783	N/A
232	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$16	N/A
233	COLUMBIA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
234	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,258	N/A
235	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$41	N/A
236	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	-\$257	N/A
237	GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$51,099	N/A
238	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$0	\$0	\$11,000	\$11,238	N/A
239	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$1,292	-\$1,574	N/A

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

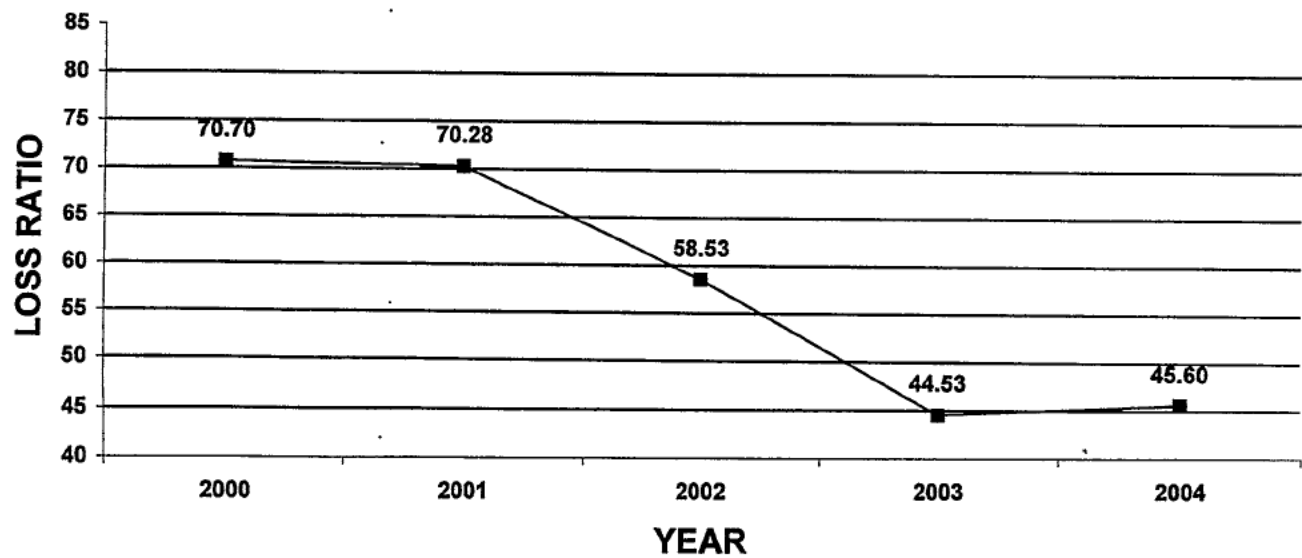
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
240	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,166	-\$2,166	N/A
241	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$200	\$0	N/A
242	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1	N/A
243	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$123	-\$2,137	-\$1,954	-1588.62%
244	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$0	-\$727	-\$727	N/A
245	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
246	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
247	SUA INSURANCE COMPANY	0.00%	\$0	\$0	\$33	\$33	N/A
248	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$1,000	N/A
249	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$4,203	N/A
250	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	-\$381	-\$417	N/A
251	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$0	N/A
252	TRAVELERS CASUALTY INSURANCE COMPANY OF AM	0.00%	\$0	\$0	\$0	-\$140	N/A
253	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$34	N/A
254	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4,279	N/A
255	UNITED SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	-\$25	-\$5,026	N/A
256	VALIANT INS CO	0.00%	\$0	\$0	\$0	-\$1,982	N/A
257	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$160	N/A
258	XL INSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	-\$314	N/A
259	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
260	AMERICAN EMPLOYERS INSURANCE CO	0.00%	-\$1	\$165	-\$14,201	-\$13,271	-8043.03%
261	SAFECO INSURANCE CO OF AMERICA	0.00%	-\$3	-\$4	\$0	\$697	-17425.00%
262	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	-\$149	\$733	\$0	\$66	9.00%
263	ASSOCIATED INDEMNITY CORPORATION	0.00%	-\$887	-\$153	\$0	-\$176	115.03%
264	INSURANCE CO OF THE STATE OF PA	0.00%	-\$892	\$7,042	\$8,633	\$9,337	132.59%
265	ULICO CASUALTY COMPANY	0.00%	-\$2,610	\$17,542	\$36,308	\$37,104	211.52%
266	UNITED FINANCIAL CASUALTY COMPANY	0.00%	-\$2,678	-\$2,678	\$0	\$244	-9.11%
267	LUMBERMENS MUTUAL CASUALTY CO	-0.01%	-\$7,579	-\$3,189	-\$2,406	-\$126,938	3980.50%
268	ROYAL INDEMNITY COMPANY	-0.01%	-\$10,843	\$42,637	\$9,551	-\$12,720	-29.83%
269	BITUMINOUS FIRE AND MARINE INS CO	-0.01%	-\$13,318	-\$11,560	\$0	-\$76	0.66%
270	CENTENNIAL INSURANCE COMPANY	-0.02%	-\$21,975	\$14,270	\$145,850	\$58,255	408.23%
271	COMMERCIAL GUARANTY CASUALTY INSURANCE COM	-0.03%	-\$27,653	\$241,789	\$127,514	\$136,057	56.27%
272	SECURITY NATIONAL INSURANCE COMPANY	-0.03%	-\$29,443	\$18,502	\$9,333	\$7,015	37.91%
TOTAL		100.00%	\$102,908,301	\$100,472,114	\$46,435,406	\$45,818,749	45.60%

**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Auto Collision)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**





**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - AIRCRAFT**

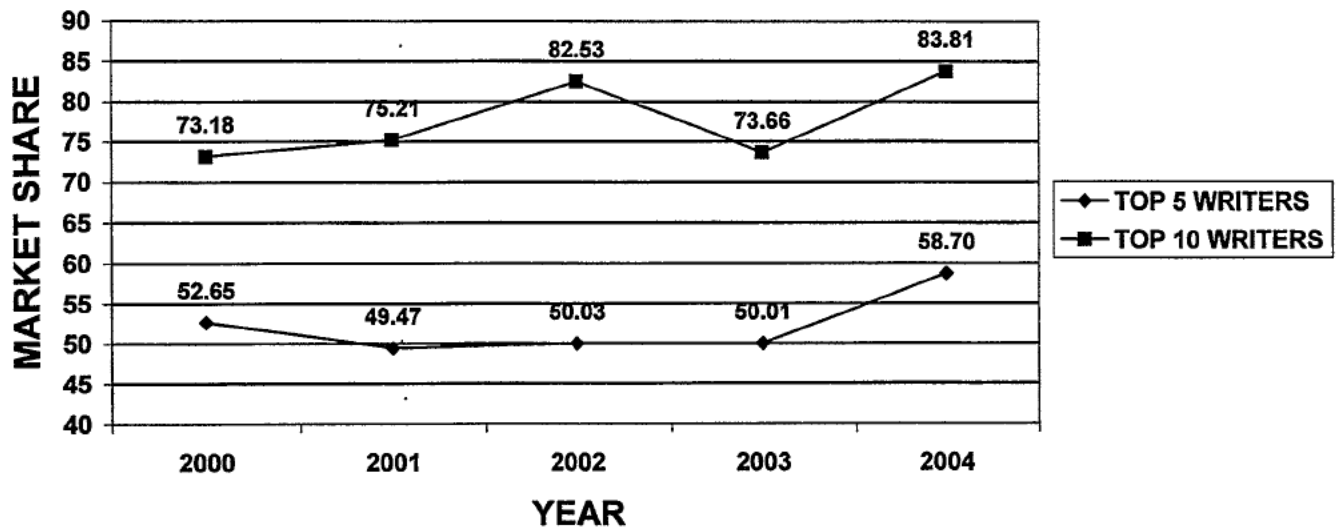
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ILLINOIS NATIONAL INSURANCE COMPANY	20.97%	\$6,809,244	\$5,393,151	\$1,207,855	\$2,118,955	39.29%
2	XL SPECIALTY INSURANCE COMPANY	12.94%	\$4,200,826	\$4,210,020	\$1,120,011	\$1,721,043	40.88%
3	OLD REPUBLIC INSURANCE COMPANY	11.16%	\$3,623,715	\$3,510,625	\$1,038,844	\$3,395,313	96.72%
4	ACE AMERICAN INSURANCE COMPANY	6.81%	\$2,212,481	\$2,212,481	\$0	-\$31,985	-1.45%
5	LIBERTY MUTUAL INSURANCE COMPANY	6.81%	\$2,211,885	\$2,259,271	\$765,625	\$1,580,782	69.97%
6	ZURICH AMERICAN INSURANCE COMPANY	5.85%	\$1,900,673	\$1,932,906	\$325,029	\$713,466	36.91%
7	HARTFORD FIRE INSURANCE COMPANY	5.82%	\$1,889,855	\$2,054,198	\$793,787	\$740,065	36.03%
8	NATIONAL INDEMNITY COMPANY	5.00%	\$1,622,670	\$1,773,203	\$163,463	\$859,681	48.48%
9	AMERICAN ALTERNATIVE INS CORP	4.73%	\$1,534,106	\$1,629,972	\$163,463	\$220,433	13.52%
10	U S SPECIALTY INSURANCE COMPANY	3.71%	\$1,203,148	\$1,123,661	\$396,533	\$508,248	45.23%
11	GENERAL REINSURANCE CORPORATION	3.41%	\$1,106,415	\$1,128,426	\$371,386	\$734,856	65.12%
12	NATIONAL LIABILITY & FIRE INS CO	2.82%	\$914,036	\$385,322	\$242,863	\$319,488	82.91%
13	AVEMCO INSURANCE COMPANY	2.07%	\$673,227	\$675,227	\$324,267	\$244,655	36.23%
14	WESTCHESTER FIRE INSURANCE COMPANY	1.73%	\$562,690	\$789,597	\$16,000	-\$168,963	-21.40%
15	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	1.57%	\$508,584	\$623,117	\$64,013	\$174,843	28.06%
16	AMERICAN NATIONAL PROPERTY & CASUALTY C	1.53%	\$498,051	\$521,309	\$132,982	\$230,913	44.29%
17	ACE PROPERTY AND CASUALTY INSURANCE COMPA	1.13%	\$367,170	\$316,603	\$15,320	-\$105,070	-33.19%
18	NORTH AMERICAN SPECIALTY INS CO	0.92%	\$299,253	\$305,040	\$301,286	\$143,885	47.17%
19	MITSUI SUMITOMO INSURANCE COMPANY OF AMERI	0.74%	\$239,179	\$102,807	\$0	\$0	0.00%
20	CLARENDON NATIONAL INS CO	0.42%	\$137,539	\$135,923	\$0	-\$8,740	-6.43%
21	CONVERIUM INSURANCE (NORTH AMERICA) INC	0.25%	\$81,582	\$1,505,406	\$185,325	\$665,858	44.23%
22	NATIONAL UNION FIRE INSURANCE COMPANY OF PIT	0.05%	\$15,357	\$105,518	\$1,098,188	-\$133,545	-126.56%
23	ALLSTATE INSURANCE COMPANY	0.00%	\$576	\$772	\$0	\$969	125.52%
24	AMERICAN EMPIRE INS CO	0.00%	\$0	\$0	\$0	-\$40	N/A
25	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$630,028	-\$116,699	N/A
26	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$0	\$0	\$0	\$68,682	N/A
27	AXA CORPORATE SOLUTIONS INSURANCE COMPAN'	0.00%	\$0	\$0	\$256	\$170,484	N/A
28	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$1,488	-\$51,916	N/A
29	CINCINNATI INS CO THE	0.00%	\$0	\$0	\$97,250	\$46,236	N/A
30	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$8,555	-\$54,980	N/A
31	FACTORY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
32	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$31,544	N/A
33	FEDERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$512,056	-\$413,676	N/A
34	FIDELITY AND CASUALTY COMPANY OF NEW YORK 1	0.00%	\$0	\$0	\$0	-\$3,478,683	N/A
35	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$705	\$6,709	N/A
36	FOLKSAMERICA REINSURANCE COMPANY	0.00%	\$0	\$0	\$126	-\$10,182	N/A
37	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$8,000	\$3,000	N/A
38	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$0	\$0	\$1,166	\$393	N/A
39	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$2,400	\$1,160	N/A
40	GREENWICH INSURANCE COMPANY	0.00%	\$0	\$0	\$506	-\$105,971	N/A
41	GULF INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$24,066	N/A
42	HANOVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$4,688	N/A
43	HARTFORD CASUALTY INS CO	0.00%	\$0	\$495	\$0	\$804	162.42%
44	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$6,846	\$18,628	-\$269,530	-3937.04%
45	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$798	N/A
46	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,976	N/A
47	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$0	\$0	\$0	-\$194,380	N/A
48	NAVIGATORS INSURANCE COMPANY	0.00%	\$0	\$0	\$2,354	-\$93,062	N/A
49	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$466	N/A
50	NEW YORK MARINE & GENERAL INS CO	0.00%	\$0	\$0	\$74,139	-\$617,566	N/A
51	RLI INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$826	N/A
52	SEA INSURANCE CO OF AMERICA THE	0.00%	\$0	\$0	\$85	\$2,043	N/A
53	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	-\$13	N/A
54	SENTRY SELECT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$42,671	N/A
55	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$0	\$0	-\$25,042	-\$46,118	N/A
56	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,627	N/A
57	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$4,805	-\$43,518	N/A
58	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$20,209	-\$367,895	N/A
59	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$1,872	N/A
60	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - AIRCRAFT**

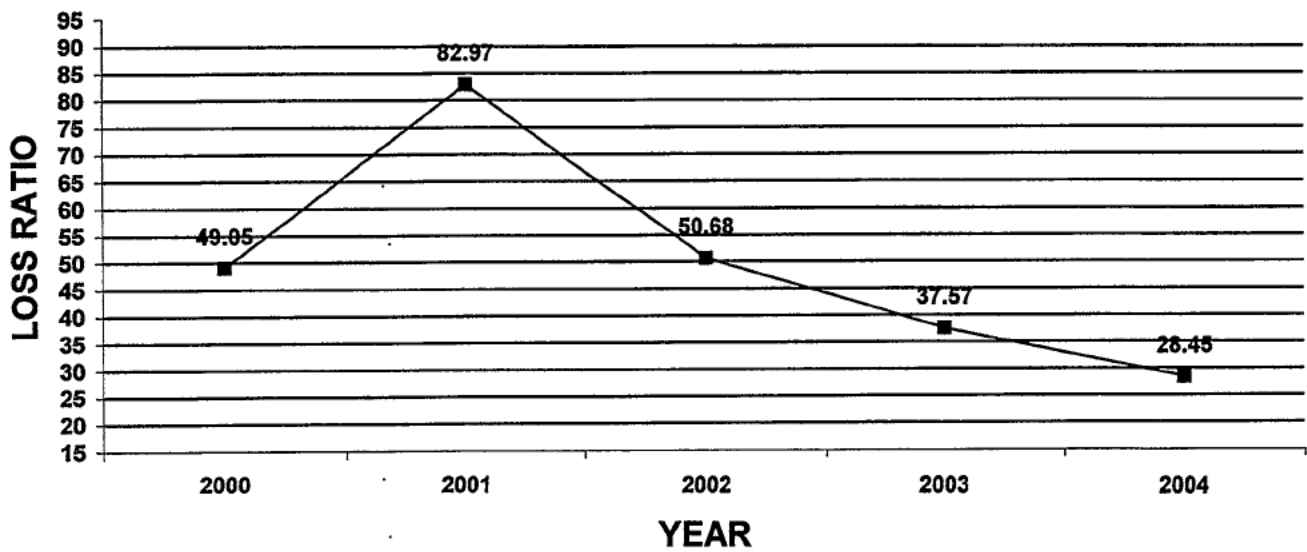
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$0	N/A
62	INSURANCE CO OF THE STATE OF PA	0.00%	-\$91	\$17,435	\$78,606	-\$118,901	-681.97%
63	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	-\$396	-\$396	\$0	\$0	0.00%
64	CONTINENTAL INSURANCE COMPANY THE	-0.22%	-\$70,315	\$134,091	\$563,908	\$1,360,306	1014.46%
65	ROYAL INDEMNITY COMPANY	-0.24%	-\$76,484	\$424,277	\$78,315	-\$32,893	-7.75%
TOTAL		100.00%	\$32,464,976	\$33,277,303	\$10,804,783	\$9,466,912	28.45%

## MISSOURI AIRCRAFT INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FIDELITY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FEDERAL INSURANCE COMPANY	27.19%	\$6,028,438	\$5,539,870	\$1,789,691	\$1,926,387	34.77%
2	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	10.77%	\$2,388,358	\$2,382,191	\$17,419	\$387,206	16.25%
3	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	10.49%	\$2,324,636	\$2,940,317	\$2,542,592	\$2,337,306	79.49%
4	CUMIS INSURANCE SOCIETY INC	7.48%	\$1,657,825	\$1,670,177	\$1,405,652	\$801,189	47.97%
5	KANSAS BANKERS SURETY COMPANY.THE	5.31%	\$1,178,031	\$1,174,444	\$177,950	\$246,636	21.00%
6	HARTFORD FIRE INSURANCE COMPANY	5.16%	\$1,143,018	\$1,176,137	\$37,340	-\$137,385	-11.68%
7	FIDELITY AND DEPOSIT CO MARYLAND	5.13%	\$1,136,904	\$1,154,283	\$58,410	\$17,143	1.49%
8	ST PAUL MERCURY INSURANCE COMPANY	3.46%	\$766,369	\$567,959	\$1,747,073	\$1,821,001	320.62%
9	CONTINENTAL CASUALTY COMPANY	2.98%	\$660,610	\$738,163	-\$502	-\$434,461	-58.86%
10	WESTERN SURETY COMPANY	2.95%	\$653,307	\$652,607	\$3,269	\$8,133	1.25%
11	ST PAUL FIRE & MARINE INSURANCE CO	2.41%	\$533,497	\$474,510	\$31,921	\$101,018	21.29%
12	GREAT AMERICAN INSURANCE COMPANY	2.29%	\$507,763	\$484,789	\$0	-\$57,146	-11.79%
13	UNIVERSAL UNDERWRITERS INS CO	1.75%	\$386,881	\$349,776	\$156,905	\$194,601	55.64%
14	ZURICH AMERICAN INSURANCE COMPANY	1.09%	\$241,954	\$419,586	\$4,351	\$525,509	125.24%
15	OLD REPUBLIC SURETY COMPANY	0.67%	\$149,636	\$151,777	\$0	\$46,010	30.31%
16	CINCINNATI INS CO THE	0.63%	\$139,714	\$119,227	\$34,657	\$131,675	110.44%
17	OHIO CASUALTY INSURANCE COMPANY	0.57%	\$127,123	\$124,655	-\$4,092	-\$9,520	-7.64%
18	ST PAUL GUARDIAN INSURANCE COMPANY	0.57%	\$125,322	\$91,870	\$16,123	-\$20,533	-22.35%
19	EXECUTIVE RISK INDEMNITY INC	0.57%	\$125,296	\$120,146	\$0	\$12,481	10.39%
20	LIBERTY INSURANCE UNDERWRITERS INC.	0.56%	\$125,183	\$178,943	\$0	-\$44,849	-25.06%
21	RLI INSURANCE COMPANY	0.50%	\$110,666	\$106,692	-\$1,256	\$82,832	77.64%
22	GULF INSURANCE COMPANY	0.44%	\$98,074	\$487,363	\$445,956	\$1,577,003	323.58%
23	FEDERATED MUTUAL INSURANCE COMPANY	0.43%	\$95,677	\$103,674	\$105,981	\$100,147	96.60%
24	CONTINENTAL INSURANCE COMPANY THE	0.42%	\$92,143	\$97,898	\$6,801	\$250	0.26%
25	PROGRESSIVE CASUALTY INSURANCE CO	0.38%	\$83,240	\$81,167	\$12,631	\$21,760	26.81%
26	NATIONWIDE MUTUAL INSURANCE COMPANY	0.36%	\$78,930	\$76,291	\$4,474	\$2,216	2.90%
27	BANCINSURE INC	0.33%	\$73,417	\$66,608	\$0	\$7,917	11.89%
28	SENTRY SELECT INSURANCE COMPANY	0.33%	\$72,495	\$92,705	\$6,550	\$6,386	6.89%
29	LIBERTY MUTUAL INSURANCE COMPANY	0.31%	\$68,920	\$61,528	-\$20,660	-\$61,262	-99.57%
30	STATE FARM FIRE AND CASUALTY COMPANY	0.29%	\$64,211	\$62,285	\$0	\$0	0.00%
31	FEDERATED SERVICE INSURANCE COMPANY	0.28%	\$62,894	\$53,596	\$2,961	\$9,458	17.65%
32	EMPLOYERS MUTUAL CASUALTY COMPANY	0.26%	\$58,610	\$53,282	\$0	-\$11,599	-21.77%
33	HARTFORD UNDERWRITERS INSURANCE CO	0.25%	\$54,737	\$61,259	\$250,000	\$252,792	412.66%
34	GULF UNDERWRITERS INSURANCE COMPANY	0.23%	\$51,481	\$36,034	\$0	\$66,020	183.22%
35	STATE AUTO PROPERTY & CASUALTY.INS CO	0.23%	\$50,545	\$48,806	\$2,884	-\$915	-1.87%
36	COLONIAL AMERICAN CASUALTY AND SURETY C	0.22%	\$49,296	\$32,355	\$0	\$4,868	15.05%
37	AMERICAN STATES INSURANCE COMPANY	0.21%	\$47,096	\$47,598	-\$3,360	-\$4,028	-8.46%
38	ACE AMERICAN INSURANCE COMPANY	0.21%	\$46,907	\$2,571	\$0	\$0	0.00%
39	ILLINOIS NATIONAL INSURANCE COMPANY	0.21%	\$46,795	\$13,609	\$0	\$5,444	40.00%
40	CAPITOL INDEMNITY CORPORATION	0.18%	\$38,935	\$41,892	\$0	-\$1,513	-3.61%
41	AMERISURE MUTUAL INSURANCE COMPANY	0.12%	\$27,244	\$27,066	-\$2,367	-\$11,321	-41.83%
42	UNITED STATES FIDELITY & GUARANTY CO	0.11%	\$23,651	\$22,874	\$0	-\$1,684	-7.36%
43	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGI	0.11%	\$23,610	\$23,675	\$0	-\$469	-1.98%
44	TRAVELERS CASUALTY AND SURETY CO	0.10%	\$23,021	\$25,618	\$1,635	-\$255,220	-996.25%
45	VIGILANT INSURANCE COMPANY	0.10%	\$22,966	\$23,756	\$0	\$1,904	8.01%
46	AUTO OWNERS INSURANCE COMPANY	0.10%	\$22,723	\$20,730	\$39,555	\$19,671	94.89%
47	FARMERS ALLIANCE MUTUAL INS CO	0.08%	\$16,646	\$16,461	\$0	\$0	0.00%
48	REGENT INSURANCE COMPANY	0.07%	\$16,058	\$17,143	\$0	\$1,000	5.83%
49	GREAT NORTHERN INSURANCE COMPANY	0.07%	\$15,962	\$16,994	-\$4,060	-\$5,086	-29.93%
50	GENERAL CASUALTY CO OF WISCONSIN	0.07%	\$14,523	\$13,783	\$0	-\$18,000	-130.60%
51	COOPERATIVE MUTUAL INSURANCE COMPANY	0.06%	\$14,031	\$15,146	\$0	\$0	0.00%
52	FIDELITY & GUARANTY INS UNDERWRITERS	0.06%	\$12,487	\$12,926	-\$844	-\$1,977	-15.29%
53	AMERICAN ZURICH INSURANCE COMPANY	0.05%	\$11,784	\$13,862	\$0	\$404	2.91%
54	AMCO INSURANCE COMPANY	0.05%	\$10,785	\$9,197	\$0	\$72	0.78%
55	UNITED FIRE AND CASUALTY COMPANY	0.05%	\$9,999	\$13,975	\$0	\$0	0.00%
56	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	0.04%	\$9,938	\$8,408	-\$31	-\$10,207	-121.40%
57	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.04%	\$9,554	\$6,863	\$0	\$0	0.00%
58	AMERICAN FAMILY MUTUAL INS CO	0.04%	\$9,461	\$9,572	\$0	\$0	0.00%
59	COLONIAL SURETY COMPANY	0.03%	\$7,628	\$4,431	\$0	\$1,387	31.30%
60	FIDELITY AND GUARANTY INSURANCE COMPANY	0.03%	\$7,502	\$10,244	\$0	-\$926	-9.04%

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TOTALS BY LINE OF BUSINESS - FIDELITY**

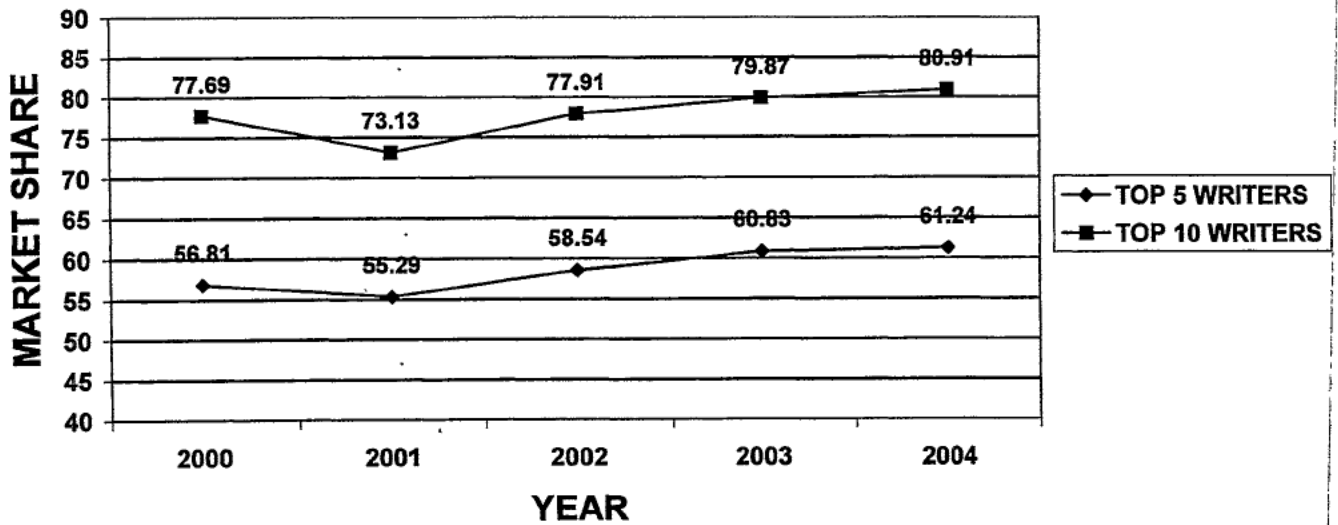
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	CONTINENTAL WESTERN INSURANCE CO	0.03%	\$7,463	\$10,060	\$0	-\$5,000	-49.70%
62	SENTRY INSURANCE A MUTUAL COMPANY	0.03%	\$6,859	\$6,098	\$0	-\$107	-1.75%
63	UNION INSURANCE CO	0.03%	\$6,525	\$6,897	\$0	-\$250	-3.62%
64	BOND SAFEGUARD INSURANCE COMPANY	0.03%	\$6,355	\$10,037	\$0	\$1,706	17.00%
65	DISCOVER PROPERTY AND CASUALTY INSURANCE CO	0.03%	\$5,824	\$4,266	\$0	\$0	0.00%
66	QUANTA INDEMNITY COMPANY	0.02%	\$5,355	\$454	\$0	\$105	23.13%
67	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.02%	\$5,327	\$5,260	\$0	-\$51	-0.97%
68	STATE AUTOMOBILE MUTUAL INS CO	0.02%	\$5,074	\$5,426	\$0	-\$3	-0.06%
69	TWIN CITY FIRE INS CO	0.02%	\$4,828	\$7,080	\$0	-\$178,761	-2524.87%
70	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.02%	\$4,704	\$4,846	\$0	\$291	6.00%
71	INSURANCE CORPORATION OF HANNOVER	0.02%	\$4,213	\$4,719	\$0	\$243	5.15%
72	TRANSPORTATION INSURANCE COMPANY	0.02%	\$4,145	\$2,882	\$0	\$0	0.00%
73	INTERNATIONAL BUS & MERCANTILE REASSUR	0.02%	\$4,096	\$4,098	\$0	\$0	0.00%
74	OWNERS INSURANCE COMPANY	0.02%	\$3,598	\$3,085	-\$1,230	-\$1,014	-32.87%
75	GRINNELL MUTUAL REINSURANCE COMPANY	0.02%	\$3,585	\$3,495	\$0	\$0	0.00%
76	WESTPORT INSURANCE CORPORATION	0.01%	\$3,121	\$2,236	\$0	\$90	4.03%
77	GREAT AMERICAN ASSURANCE COMPANY	0.01%	\$2,895	\$2,732	\$0	\$373	13.65%
78	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$2,729	\$3,219	\$0	-\$2,304	-71.58%
79	ACUITY A MUTUAL INSURANCE COMPANY	0.01%	\$2,408	\$592	\$0	\$0	0.00%
80	LEXON INSURANCE COMPANY	0.01%	\$2,371	\$889	\$0	\$151	16.99%
81	OAK RIVER INSURANCE COMPANY	0.01%	\$2,035	\$2,424	\$0	\$0	0.00%
82	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$1,924	\$1,863	\$0	\$42	2.25%
83	CHURCH MUTUAL INSURANCE COMPANY	0.01%	\$1,887	\$1,998	\$0	\$0	0.00%
84	AMERICAN ECONOMY INSURANCE COMPANY	0.01%	\$1,738	\$1,842	-\$620	\$26	1.41%
85	AMERICAN ALTERNATIVE INS CORP	0.01%	\$1,588	\$1,949	\$0	-\$315	-16.16%
86	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$1,568	\$11,293	\$0	\$8,132	72.01%
87	SECURA INSURANCE A MUTUAL COMPANY	0.01%	\$1,546	\$1,297	\$0	\$0	0.00%
88	AMERICAN CASUALTY CO OF READING PA	0.01%	\$1,540	\$1,746	\$80,240	-\$19,760	-1131.73%
89	GRANITE STATE INSURANCE COMPANY	0.01%	\$1,444	\$1,367	\$0	\$355	25.97%
90	HANOVER INSURANCE COMPANY THE	0.01%	\$1,415	\$1,534	-\$796	-\$392	-25.55%
91	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.01%	\$1,297	\$2,286	\$0	\$2,743	119.99%
92	OLD REPUBLIC INSURANCE COMPANY	0.01%	\$1,251	\$1,418	\$0	\$0	0.00%
93	CLARENDON NATIONAL INS CO	0.01%	\$1,146	\$735	\$0	\$419	57.01%
94	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	\$1,084	\$749	-\$250	-\$1,117	-149.13%
95	TRAVELERS INDEMNITY COMPANY	0.00%	\$1,045	\$1,046	-\$651	-\$3,146	-300.76%
96	PACIFIC INDEMNITY COMPANY	0.00%	\$1,012	\$1,510	\$0	-\$730	-48.34%
97	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$953	\$911	\$0	\$83	9.11%
98	PLATTE RIVER INSURANCE COMPANY	0.00%	\$927	\$3,646	\$0	\$55,305	1516.87%
99	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	\$818	\$561	\$0	-\$252	-44.92%
100	ALLSTATE INSURANCE COMPANY	0.00%	\$795	\$1,812	\$0	\$203	11.20%
101	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$766	\$766	\$0	\$0	0.00%
102	QBE INSURANCE CORPORATION	0.00%	\$756	\$1,389	\$0	\$123	8.86%
103	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	\$721	\$59	\$0	\$1	1.69%
104	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$586	\$485	\$0	-\$87	-17.94%
105	MID CENTURY INSURANCE COMPANY	0.00%	\$541	\$655	\$0	-\$2	-0.31%
106	ZURICH AMERICAN INS CO OF ILLINOIS	0.00%	\$405	\$90	\$0	-\$52	-57.78%
107	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$349	\$63	\$0	-\$88	-139.68%
108	COLUMBIA MUTUAL INSURANCE CO	0.00%	\$261	\$496	\$0	\$0	0.00%
109	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.00%	\$188	\$188	\$0	\$0	0.00%
110	PEERLESS INSURANCE COMPANY	0.00%	\$110	\$232	\$0	\$0	0.00%
111	AMERICAN INSURANCE COMPANY THE	0.00%	\$15	\$15	-\$1,705	-\$1,702	-11346.67%
112	NATIONWIDE AGRIBUSINESS INS CO	0.00%	\$8	\$1	\$0	-\$146	-14600.00%
113	AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	-\$10,997	-\$10,997	N/A
114	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$82	N/A
115	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$33	N/A
116	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$0	\$1,427	-\$976	-\$17,509	-1226.98%
117	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$1	N/A
118	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$428	N/A
119	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$0	\$236	\$0	-\$36	-15.25%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FIDELITY**

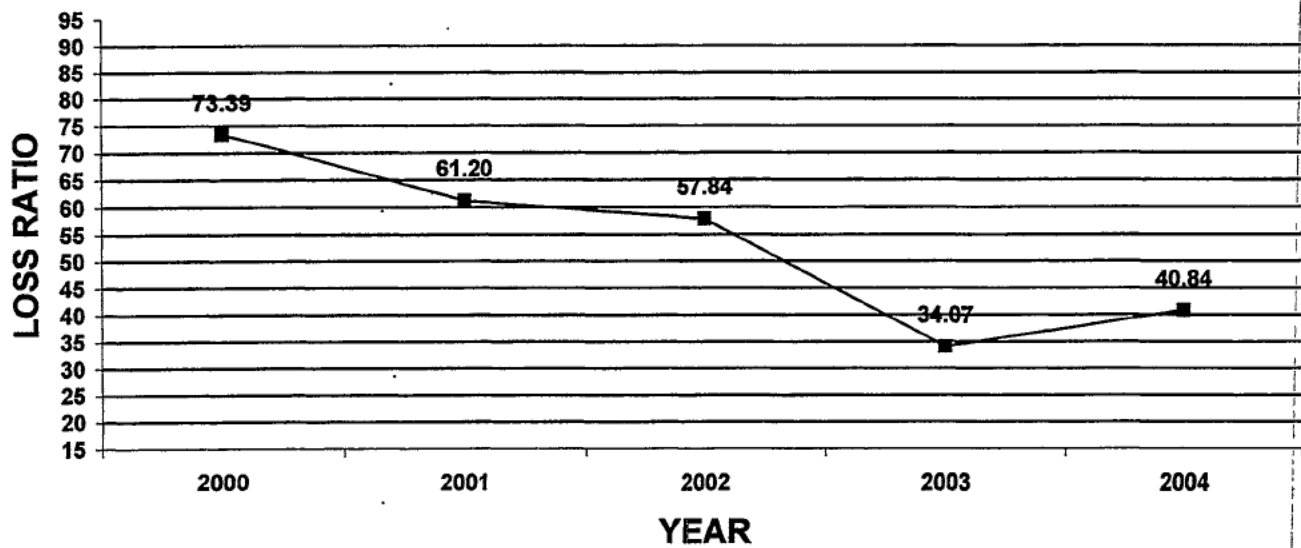
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$11	N/A
121	AXA RE PROPERTY AND CASUALTY INSURANCE COMF	0.00%	\$0	\$3,653	\$0	-\$449	-12.29%
122	DAIMLERCHRYSLER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
123	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$435	N/A
124	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$0	\$438	\$0	-\$23	-5.25%
125	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$26	\$0	\$35	134.62%
126	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$4	N/A
127	GREENWICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$115	N/A
128	GUARANTEE COMPANY OF NORTH AMERICA USA THE	0.00%	\$0	\$60	\$0	\$0	0.00%
129	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$0	\$0	\$0	\$3	N/A
130	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$220	N/A
131	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$491	N/A
132	LIBERTY MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$7,967	N/A
133	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	\$0	N/A
134	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$173	N/A
135	MASSACHUSETTS BAY INS CO	0.00%	\$0	\$0	\$0	-\$362	N/A
136	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$6	N/A
137	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$2,995	N/A
138	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	\$35	N/A
139	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11	N/A
140	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$39	N/A
141	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$73	N/A
142	REDLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A
143	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$5	N/A
144	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$54	N/A
145	SEABOARD SURETY COMPANY	0.00%	\$0	\$0	\$0	-\$34	N/A
146	SEATON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$23	N/A
147	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$213	\$0	\$1,024	480.75%
148	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$124	\$0	\$75	60.48%
149	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	-\$1,890	-\$1,910	N/A
150	TRAVELERS CASUALTY INSURANCE COMPANY OF AMI	0.00%	\$0	\$150	-\$3,179	-\$3,581	-2387.33%
151	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$413	-\$601	N/A
152	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	\$0	\$20	-\$1,800	-\$1,800	-9000.00%
153	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$0	\$112	\$0	-\$252	-225.00%
154	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	-\$4	N/A
155	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,376	N/A
156	UNIVERSAL SURETY COMPANY	0.00%	\$0	\$86	\$0	-\$6	-6.98%
157	VALIANT INS CO	0.00%	\$0	\$0	\$0	-\$130	N/A
158	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9,235	N/A
159	WESTFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10	N/A
160	ROYAL INDEMNITY COMPANY	0.00%	-\$52	\$120	-\$890	\$28,473	23727.50%
161	HARTFORD CASUALTY INS CO	0.00%	-\$80	\$795	\$0	-\$20	-2.52%
162	ARCH INSURANCE COMPANY	0.00%	-\$149	-\$107	\$0	-\$37	34.58%
163	SECURITY NATIONAL INSURANCE COMPANY	0.00%	-\$999	-\$1,238	\$0	-\$347	28.03%
164	LUMBERMENS MUTUAL CASUALTY CO	-0.01%	-\$1,539	\$8,127	\$7,750	-\$233,402	-2871.93%
165	SELECTIVE INSURANCE COMPANY OF AMERICA	-0.03%	-\$6,051	-\$252	\$0	\$278	-110.32%
TOTAL		100.00%	\$22,168,831	\$22,600,150	\$8,928,202	\$9,230,395	40.84%

## MISSOURI FIDELITY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	10.00%	\$5,772,408	\$6,576,797	\$12,192	\$1,238,576	18.83%
2	WESTERN SURETY COMPANY	9.85%	\$5,684,044	\$5,622,546	\$347,442	\$953,209	16.95%
3	FIDELITY AND DEPOSIT CO MARYLAND	9.83%	\$5,669,081	\$4,598,752	\$1,488,117	\$956,359	20.80%
4	SAFECO INSURANCE CO OF AMERICA	9.17%	\$5,289,545	\$4,967,982	-\$69,170	-\$233,383	-4.70%
5	FEDERAL INSURANCE COMPANY	5.60%	\$3,232,586	\$2,867,673	-\$15,000	-\$24,741	-0.86%
6	ST PAUL FIRE & MARINE INSURANCE CO	5.39%	\$3,112,458	\$3,784,865	-\$7,180	\$2,505,429	66.20%
7	LIBERTY MUTUAL INSURANCE COMPANY	4.04%	\$2,329,335	\$1,912,771	\$0	-\$118,524	-6.20%
8	EMPLOYERS MUTUAL CASUALTY COMPANY	2.88%	\$1,659,755	\$1,608,993	-\$55,873	-\$868,778	-54.00%
9	UNITED FIRE AND CASUALTY COMPANY	2.69%	\$1,551,881	\$1,516,158	\$200,566	\$117,538	7.75%
10	UNITED STATES FIDELITY & GUARANTY CO	2.60%	\$1,500,501	\$1,586,227	\$20,418	\$1,247,103	78.62%
11	HARTFORD FIRE INSURANCE COMPANY	2.47%	\$1,425,195	\$1,468,731	\$14,344	\$127,295	8.67%
12	KANSAS BANKERS SURETY COMPANY THE	2.34%	\$1,352,632	\$1,271,010	\$0	\$43,000	3.38%
13	NORTH AMERICAN SPECIALTY INS CO	1.87%	\$1,077,225	\$880,145	\$2,476,267	\$1,739,281	197.61%
14	RLI INSURANCE COMPANY	1.36%	\$786,304	\$800,807	\$57,075	\$104,465	13.04%
15	MERCHANTS BONDING CO (MUTUAL)	1.34%	\$771,278	\$786,052	\$10,500	\$16,570	2.11%
16	FIRST NATIONAL INS CO OF AMERICA	1.31%	\$758,050	\$690,693	\$69,233	\$1,938,620	280.68%
17	CONTINENTAL CASUALTY COMPANY	1.30%	\$749,603	\$748,339	\$117,027	\$163,333	21.83%
18	EVERGREEN NATIONAL INDEMNITY COMPANY	1.29%	\$746,229	\$632,874	\$0	\$171,683	27.13%
19	INTERNATIONAL FIDELITY INSURANCE CO	1.10%	\$636,109	\$686,847	\$805,724	\$644,890	93.89%
20	OHIO CASUALTY INSURANCE COMPANY	1.04%	\$597,745	\$577,784	\$2,506	\$23,812	4.12%
21	SAFETY NATIONAL CASUALTY CORPORATION	1.02%	\$590,213	\$539,715	\$0	\$129,745	24.04%
22	WESTCHESTER FIRE INSURANCE COMPANY	1.01%	\$582,105	\$376,956	\$0	\$100	0.03%
23	NATIONWIDE MUTUAL INSURANCE COMPANY	0.90%	\$517,316	\$451,474	\$9,965	\$8,725	1.93%
24	OLD REPUBLIC SURETY COMPANY	0.87%	\$501,319	\$486,036	\$93,176	\$127,866	26.31%
25	CAPITOL INDEMNITY CORPORATION	0.83%	\$480,342	\$515,242	-\$120,587	-\$127,218	-24.69%
26	BAR PLAN SURETY AND FIDELITY COMPANY, THE	0.80%	\$459,315	\$446,494	\$409,930	\$889,211	199.15%
27	WASHINGTON INTERNATIONAL INSURANCE CO	0.76%	\$436,795	\$419,872	\$11,938	-\$214,894	-51.18%
28	CINCINNATI INS CO THE	0.71%	\$410,295	\$358,084	-\$11,000	\$55,910	15.61%
29	XL SPECIALTY INSURANCE COMPANY	0.71%	\$409,119	\$459,250	-\$325	\$195,256	42.52%
30	CONTRACTORS BONDING & INS COMPANY	0.70%	\$403,917	\$441,932	\$6,750	-\$14,387	-3.26%
31	UNIVERSAL SURETY COMPANY	0.57%	\$327,440	\$323,222	\$65,020	-\$22,676	-7.02%
32	AMERICAN CASUALTY CO OF READING PA	0.57%	\$326,160	\$559,037	\$100,991	-\$24,724	-4.42%
33	GREAT AMERICAN INSURANCE COMPANY	0.53%	\$304,927	\$356,557	-\$30	-\$14,491	-4.06%
34	MID-CONTINENT CASUALTY COMPANY	0.52%	\$297,708	\$278,598	\$24,869	\$9,898	3.55%
35	SEABOARD SURETY COMPANY	0.51%	\$293,003	\$677,594	\$15,411	\$363,790	53.69%
36	ARCH INSURANCE COMPANY	0.50%	\$287,958	\$224,709	\$0	\$29,615	13.18%
37	AMCO INSURANCE COMPANY	0.45%	\$260,620	\$235,609	\$3,373	\$5,355	2.27%
38	MIDWEST EMPLOYERS CASUALTY COMPANY	0.44%	\$254,977	\$233,370	\$0	-\$543,981	-233.10%
39	BOND SAFEGUARD INSURANCE COMPANY	0.39%	\$223,750	\$322,037	\$4,739	\$23,940	7.43%
40	NAVIGATORS INSURANCE COMPANY	0.36%	\$207,900	\$157,542	\$0	\$67,149	42.62%
41	AMERICAN STATES INSURANCE COMPANY	0.36%	\$204,976	\$222,544	\$48,046	\$51,971	23.35%
42	STATE FARM FIRE AND CASUALTY COMPANY	0.35%	\$200,575	\$190,489	\$64,132	-\$37,258	-19.56%
43	PLATTE RIVER INSURANCE COMPANY	0.33%	\$190,315	\$134,917	\$37,960	\$34,809	25.80%
44	LYNDON PROPERTY INSURANCE COMPANY	0.32%	\$182,861	\$184,235	\$194,295	-\$141,611	-76.86%
45	CONTINENTAL INSURANCE COMPANY THE	0.30%	\$173,673	\$113,804	\$0	\$5,040	4.43%
46	BANCINSURE INC	0.28%	\$162,803	\$158,981	\$0	\$0	0.00%
47	AMERICAN ROAD INSURANCE COMPANY	0.28%	\$160,454	\$66,500	\$0	\$0	0.00%
48	VIGILANT INSURANCE COMPANY	0.27%	\$157,743	\$134,017	\$20,000	\$31,605	23.58%
49	INSURANCE CO OF THE STATE OF PA	0.27%	\$157,709	\$157,972	\$814	-\$683	-0.43%
50	NATIONAL FIRE INS CO OF HARTFORD	0.26%	\$150,135	\$407,890	\$0	-\$81,472	-19.97%
51	LEXON INSURANCE COMPANY	0.26%	\$150,091	\$271,047	-\$16,121	\$13,563	5.00%
52	ST PAUL MERCURY INSURANCE COMPANY	0.26%	\$150,012	\$179,171	\$0	\$46,286	25.83%
53	FEDERATED MUTUAL INSURANCE COMPANY	0.25%	\$143,388	\$148,679	\$19,520	\$23,030	15.49%
54	PROTECTIVE INSURANCE COMPANY	0.25%	\$141,950	\$123,212	\$0	\$300	0.24%
55	QUANTA INDEMNITY COMPANY	0.24%	\$139,046	\$34,663	\$0	\$4,757	13.72%
56	FIRST SEALORD SURETY INC	0.23%	\$130,114	\$110,806	\$0	\$8,758	7.90%
57	TRAVELERS CASUALTY AND SURETY CO	0.21%	\$121,345	\$128,111	-\$105	-\$40,439	-31.57%
58	DEVELOPERS SURETY AND INDEMNITY COMPANY	0.20%	\$113,230	\$108,389	\$0	\$2,536	2.34%
59	UNIVERSAL SURETY OF AMERICA	0.19%	\$108,800	\$102,102	\$2,210	-\$19,417	-19.02%
60	AUTO OWNERS INSURANCE COMPANY	0.18%	\$104,270	\$86,593	\$12,828	-\$109,948	-126.97%



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	FIDELITY AND GUARANTY INSURANCE COMPANY	0.17%	\$97,159	\$131,615	\$34,764	\$109,480	83.18%
62	UNION INSURANCE CO	0.16%	\$95,034	\$104,610	\$0	\$14,901	14.24%
63	UNIVERSAL UNDERWRITERS INS CO	0.16%	\$91,060	\$90,047	\$19,554	\$26,133	29.02%
64	ST PAUL GUARDIAN INSURANCE COMPANY	0.15%	\$89,373	\$89,387	\$0	\$23,131	25.88%
65	ACSTAR INSURANCE COMPANY	0.15%	\$89,347	\$95,731	-\$1,499	\$27,884	29.13%
66	MOTORS INSURANCE CORPORATION	0.15%	\$89,320	\$44,768	\$0	\$5,179	11.57%
67	ALLEGHENY CASUALTY COMPANY	0.15%	\$86,621	\$85,433	\$0	\$0	0.00%
68	AMERICAN CONTRACTORS INDEMNITY COMPANY	0.14%	\$83,562	\$69,417	\$0	\$4,797	6.91%
69	AMERICAN HOME ASSURANCE COMPANY	0.14%	\$81,957	\$100,174	\$0	-\$1,205,900	-1203.81%
70	STATE AUTOMOBILE MUTUAL INS CO	0.12%	\$68,879	\$77,466	\$13,234	\$19,938	25.74%
71	AMERICAN MANUFACTURERS MUTUAL INS CO	0.12%	\$68,786	\$93,289	-\$2,800	-\$132,031	-141.53%
72	HARTFORD CASUALTY INS CO	0.12%	\$68,784	\$39,267	\$476	\$2,934	7.47%
73	GULF INSURANCE COMPANY	0.12%	\$68,656	\$159,230	\$17,386	-\$233,942	-146.92%
74	HANOVER INSURANCE COMPANY THE	0.12%	\$68,593	\$78,581	\$4,372	\$11,096	14.12%
75	ROCHE SURETY AND CASUALTY COMPANY INC	0.12%	\$67,553	\$67,553	\$0	\$0	0.00%
76	FARMERS ALLIANCE MUTUAL INS CO	0.10%	\$59,022	\$70,311	-\$8,400	\$16,600	23.61%
77	INLAND INSURANCE COMPANY	0.10%	\$58,835	\$62,506	\$0	-\$3,558	-5.69%
78	ACCREDITED SURETY AND CASUALTY COMPANY INC	0.10%	\$58,396	\$52,371	\$34,763	\$44,097	84.20%
79	GREENWICH INSURANCE COMPANY	0.09%	\$51,115	\$66,921	\$0	\$14,529	21.71%
80	AMERICAN GUARANTEE & LIABILITY INS CO	0.08%	\$48,141	\$68,307	-\$3,809,450	-\$239,489	-350.61%
81	INSURANCE COMPANY OF THE WEST	0.08%	\$45,049	\$43,577	\$0	-\$3,298	-7.57%
82	FAIRMONT SPECIALTY INSURANCE COMPANY	0.08%	\$44,261	\$44,261	\$0	-\$2,147	-4.85%
83	FIREMANS FUND INSURANCE COMPANY	0.08%	\$43,513	\$49,342	\$835,116	-\$493,024	-999.20%
84	FARMLAND MUTUAL INSURANCE COMPANY	0.07%	\$37,677	\$39,669	\$1,000	\$63	0.16%
85	UNITED STATES FIRE INSURANCE COMPANY	0.06%	\$35,167	\$175,567	\$0	-\$62,902	-35.83%
86	AEGIS SECURITY INSURANCE COMPANY	0.06%	\$34,342	\$34,368	\$0	\$0	0.00%
87	LUMBERMENS MUTUAL CASUALTY CO	0.06%	\$33,574	\$64,312	\$126,361	-\$243,191	-378.14%
88	AMERICAN SURETY COMPANY	0.06%	\$33,022	\$27,266	\$0	\$13	0.05%
89	HARLEYSVILLE MUTUAL INSURANCE CO	0.06%	\$32,461	\$26,982	\$0	\$10,962	40.63%
90	AMERICAN BANKERS INS CO OF FLORIDA	0.05%	\$30,890	\$25,696	\$10,000	-\$14,281	-55.58%
91	SURETY BONDING COMPANY OF AMERICA	0.05%	\$30,160	\$27,295	\$0	\$7,388	27.07%
92	CONTINENTAL WESTERN INSURANCE CO	0.05%	\$28,456	\$55,843	-\$4,803	-\$2,251	-4.03%
93	OLD REPUBLIC INSURANCE COMPANY	0.05%	\$26,566	\$41,053	\$3,122	-\$2,687	-6.55%
94	OHIO FARMERS INSURANCE CO	0.04%	\$24,753	\$22,156	-\$154	-\$27,030	-122.00%
95	BANKERS INSURANCE COMPANY	0.04%	\$24,479	\$18,281	\$0	-\$17	-0.09%
96	OLD UNITED CASUALTY COMPANY	0.04%	\$21,799	\$24,469	\$0	\$0	0.00%
97	WESTFIELD INSURANCE COMPANY	0.04%	\$20,906	\$20,693	-\$19	\$424	2.05%
98	ATLANTIC MUTUAL INSURANCE COMPANY	0.04%	\$20,893	\$297,499	\$0	-\$369,257	-124.12%
99	BITUMINOUS CASUALTY CORPORATION	0.03%	\$17,436	\$7,687	\$0	-\$2,000	-26.02%
100	NATIONAL AMERICAN INSURANCE COMPANY	0.03%	\$16,902	\$33,351	\$0	-\$2,021	-6.06%
101	COLUMBIA MUTUAL INSURANCE CO	0.03%	\$16,456	\$23,816	\$2,949	-\$7,051	-29.61%
102	AMERICAN INSURANCE COMPANY THE	0.03%	\$16,344	\$37,205	\$9,604	-\$14,831	-39.86%
103	MICHIGAN MILLERS MUTUAL INS CO	0.03%	\$15,439	\$15,679	\$0	\$0	0.00%
104	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.03%	\$15,372	\$15,471	\$0	\$11,485	74.24%
105	UTICA MUTUAL INSURANCE COMPANY	0.03%	\$14,952	\$15,197	\$0	\$2,564	16.87%
106	PROGRESSIVE CASUALTY INSURANCE CO	0.02%	\$13,995	\$10,195	\$0	\$1,967	19.29%
107	DAIMLERCHRYSLER INSURANCE COMPANY	0.02%	\$13,781	\$128,642	\$0	\$23,742	18.46%
108	CATERPILLAR INSURANCE COMPANY	0.02%	\$13,428	\$13,428	\$0	\$0	0.00%
109	FINANCIAL PACIFIC INSURANCE COMPANY	0.02%	\$12,344	\$11,916	\$0	\$0	0.00%
110	GUARANTEE COMPANY OF NORTH AMERICA USA THE	0.02%	\$12,123	\$11,420	\$0	\$619,971	5428.82%
111	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.02%	\$10,641	\$43,699	\$0	-\$89,356	-204.48%
112	SECURITY INSURANCE COMPANY OF HARTFORD	0.02%	\$9,450	\$9,457	\$0	\$176	1.86%
113	FIDELITY NATIONAL PROPERTY AND CASUALTY INSUF	0.02%	\$9,000	\$7,050	\$0	\$0	0.00%
114	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$8,617	\$6,574	\$0	\$0	0.00%
115	CAROLINA CASUALTY INSURANCE COMPANY	0.01%	\$8,156	\$27,105	-\$411	\$33,766	124.57%
116	SELECTIVE INSURANCE COMPANY OF AMERICA	0.01%	\$7,508	\$26,700	\$0	\$4,091	15.32%
117	BENCHMARK INSURANCE COMPANY	0.01%	\$7,334	\$7,340	\$0	\$0	0.00%
118	INDIANA LUMBERMENS MUTUAL INS CO	0.01%	\$7,119	\$9,314	\$0	\$0	0.00%
119	CUMIS INSURANCE SOCIETY INC	0.01%	\$6,322	\$6,322	\$0	\$634	10.03%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

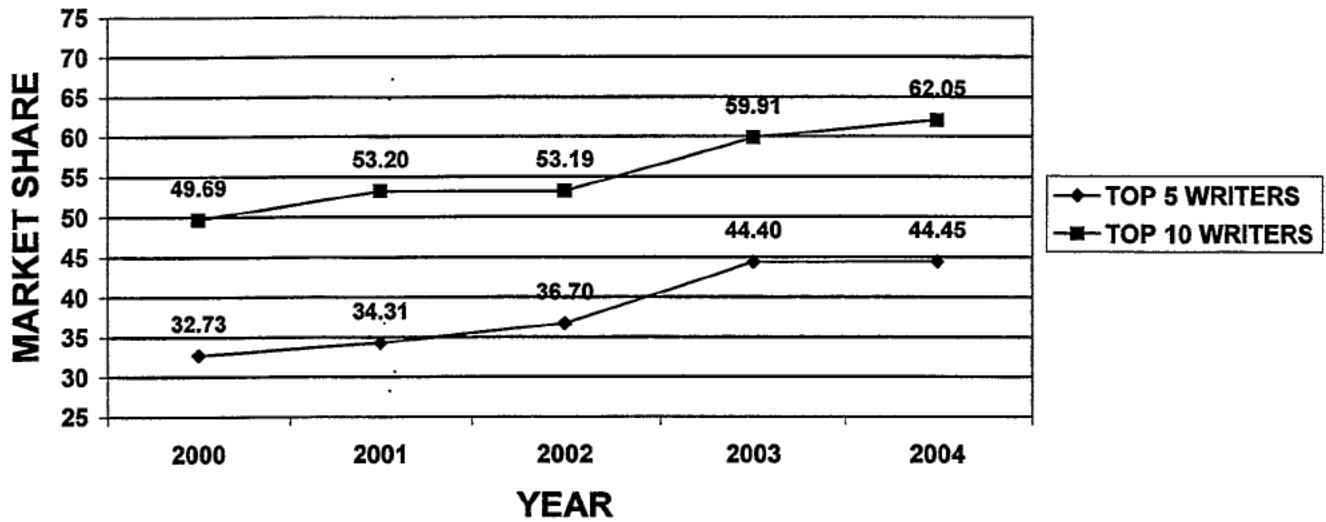
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	HARCO NATIONAL INSURANCE COMPANY	0.01%	\$6,010	\$5,062	\$0	\$31	0.61%
121	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$5,878	\$11,067	\$27,559	\$27,559	249.02%
122	NATIONAL FARMERS UNION PRO & CAS CO	0.01%	\$5,598	\$5,129	\$0	-\$180	-3.51%
123	CENTENNIAL INSURANCE COMPANY	0.01%	\$5,433	\$16,027	\$0	-\$15,957	-99.56%
124	ST PAUL MEDICAL LIABILITY INSURANCE CO	0.01%	\$5,400	\$63,696	\$0	\$11,417	17.92%
125	SENTRY SELECT INSURANCE COMPANY	0.01%	\$5,002	\$3,942	\$0	\$0	0.00%
126	ARCH REINSURANCE COMPANY	0.01%	\$4,298	\$4,298	\$0	\$1,719	40.00%
127	AMERICAN RELIABLE INSURANCE COMPANY	0.01%	\$3,869	\$3,869	\$0	\$342	8.84%
128	PACIFIC INDEMNITY COMPANY	0.01%	\$3,120	\$6,661	\$0	-\$292	-4.38%
129	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.01%	\$3,057	\$4,561	\$0	\$21,880	479.72%
130	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$3,030	\$6,082	\$384	\$728	11.97%
131	LINCOLN GENERAL INSURANCE CO	0.00%	\$2,844	\$8,671	\$40,184	\$107,695	1242.01%
132	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$2,835	\$15,059	\$0	\$53,321	354.08%
133	MID CENTURY INSURANCE COMPANY	0.00%	\$2,525	\$14,801	\$0	\$0	0.00%
134	PEERLESS INSURANCE COMPANY	0.00%	\$2,470	\$1,025	-\$813	-\$813	-79.32%
135	STAR INSURANCE COMPANY	0.00%	\$2,200	\$673	\$2,662	\$2,051	304.75%
136	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	\$1,925	\$2,605	\$0	\$375	14.40%
137	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$1,645	\$2,727	\$0	-\$22	-0.81%
138	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$1,540	\$1,421	\$0	\$86	6.05%
139	SENECA INSURANCE COMPANY INC	0.00%	\$1,063	\$1,794	\$0	\$0	0.00%
140	NATIONAL SURETY CORPORATION	0.00%	\$836	\$1,129	\$343,123	-\$1,170,410	-103667.85%
141	FARMINGTON CASUALTY COMPANY	0.00%	\$800	\$801	\$0	\$462	57.68%
142	SHELTER GENERAL INS CO	0.00%	\$770	\$843	\$0	-\$369	-43.77%
143	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$717	\$715	\$0	\$1	0.14%
144	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$692	\$787	\$0	\$4,919	625.03%
145	LEXINGTON NATIONAL INSURANCE CORPORATION	0.00%	\$585	\$0	\$0	\$0	N/A
146	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$540	\$652	\$0	\$3,379	518.25%
147	ARGONAUT GREAT CENTRAL INSURANCE CO	0.00%	\$500	\$1,965	-\$4,878	-\$3,867	-196.79%
148	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$442	\$9,510	\$7,036	-\$53,882	-566.58%
149	T H E INSURANCE COMPANY	0.00%	\$375	\$358	\$0	\$0	0.00%
150	TIG INSURANCE COMPANY	0.00%	\$339	\$436	-\$3,241	-\$8,241	-1890.14%
151	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	\$300	\$334	\$0	-\$969	-290.12%
152	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$284	\$2,983	\$0	-\$27,599	-925.21%
153	STATE AUTO PROPERTY & CASUALTY INS CO	0.00%	\$200	\$200	\$0	-\$3,552	-1776.00%
154	WEST AMERICAN INSURANCE COMPANY	0.00%	\$200	\$1,986	\$0	-\$265	-13.34%
155	EMCASCO INSURANCE COMPANY	0.00%	\$175	\$175	\$0	\$22	12.57%
156	GREAT WEST CASUALTY COMPANY	0.00%	\$125	\$225	\$0	\$0	0.00%
157	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$100	\$96	\$0	\$49	51.04%
158	MARYLAND CASUALTY COMPANY	0.00%	\$96	\$111	\$0	\$2	1.80%
159	COLONIAL SURETY COMPANY	0.00%	\$75	\$70	\$0	\$8	11.43%
160	ONEBEACON INSURANCE COMPANY	0.00%	\$5	\$555	\$0	-\$669	-120.54%
161	ACE PROPERTY AND CASUALTY INSURANCE COMPAN	0.00%	\$0	\$0	\$0	\$202	N/A
162	ALLSTATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$268	N/A
163	AMERICAN ALTERNATIVE INS CORP	0.00%	\$0	\$97	\$0	\$300	309.28%
164	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	-\$43,143	N/A
165	AXA CORPORATE SOLUTIONS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$16,076	N/A
166	DIAMOND STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8	N/A
167	EMPLOYERS REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$15,184	N/A
168	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$8,069	-\$922	-\$3,836	-47.54%
169	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$23	\$0	-\$82	-356.52%
170	GREAT AMERICAN INSURANCE COMPANY OF NEW YOI	0.00%	\$0	\$425	\$0	\$2,526	594.35%
171	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6	N/A
172	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	\$0	\$266	\$0	-\$1,000	-375.94%
173	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	-\$10	\$23	N/A
174	NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$50	N/A
175	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$852	N/A
176	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$4	N/A
177	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$1,385	\$0	\$4,804	346.86%
178	REDLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,330	N/A

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

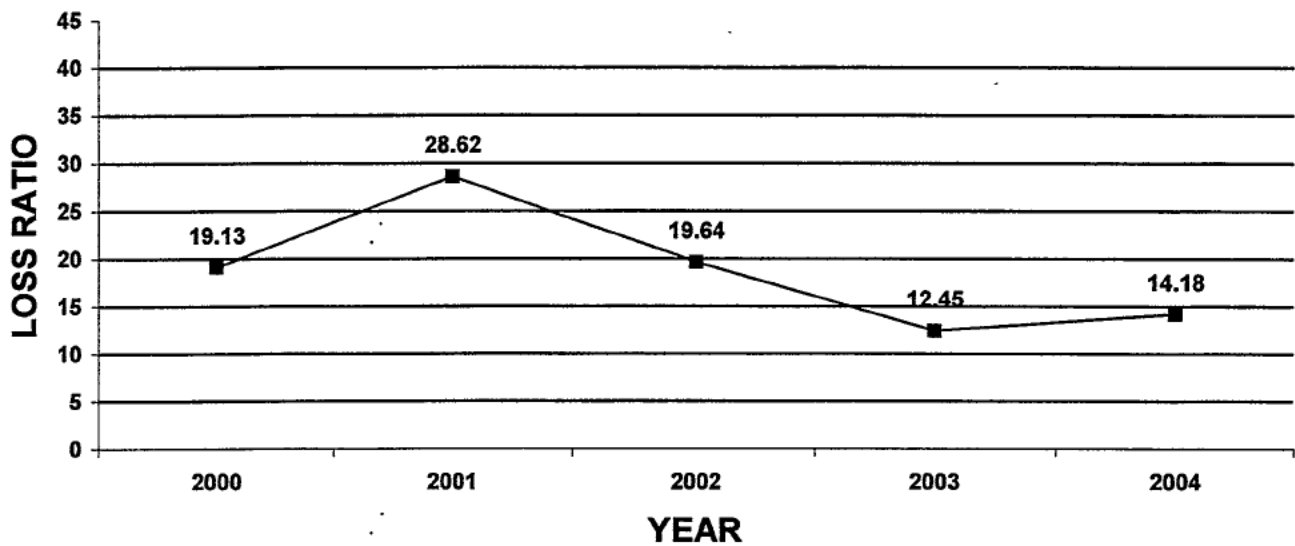
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS - WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$2,048	N/A
180	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$120	N/A
181	STATE FARM GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
182	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$9	-\$3,851	-\$14,040	-156000.00%
183	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$139	\$0	-\$277	-199.28%
184	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	0.00%	\$0	\$0	\$0	-\$1,332	N/A
185	U S SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$3,284	\$0	-\$2,283	-69.52%
186	ULICO CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$1,088	N/A
187	WAUSAU UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
188	YOSEMITE INSURANCE COMPANY	0.00%	\$0	\$669	\$0	\$12	1.79%
189	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$63	N/A
190	AMERICAN HARDWARE MUTUAL INS CO	0.00%	-\$11	\$33	\$0	-\$3	-9.09%
191	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	-\$1,206	-\$1,160	\$0	-\$26,158	2255.00%
192	MASSACHUSETTS BAY INS CO	0.00%	-\$2,360	\$5,322	\$0	-\$2,415	-45.38%
193	GENERAL INSURANCE CO OF AMERICA	-0.01%	-\$5,315	\$137,746	\$0	-\$3,384	-2.46%
TOTAL		100.00%	\$57,700,529	\$58,025,787	\$4,164,385	\$8,226,200	14.18%

## MISSOURI SURETY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

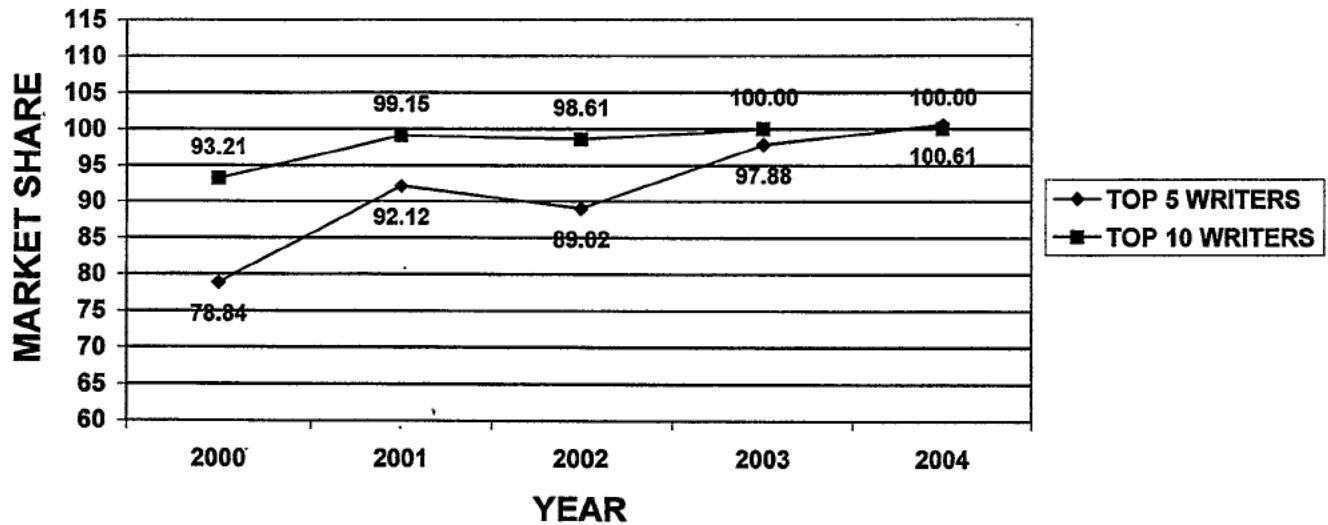


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - GLASS**

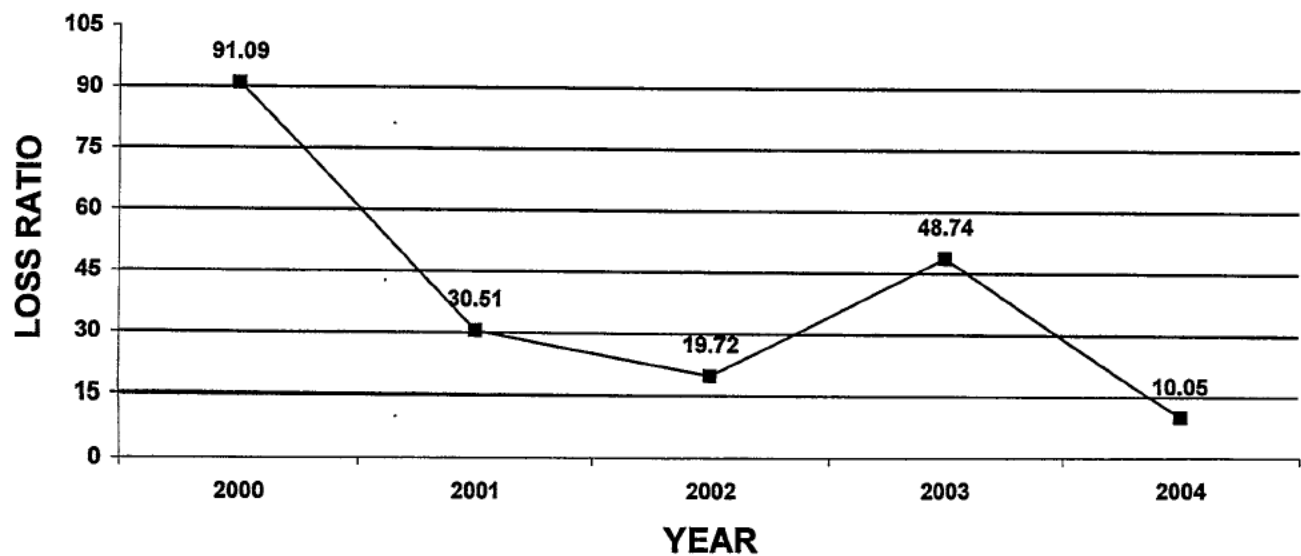
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AUTO OWNERS INSURANCE COMPANY	60.20%	\$4,855	\$5,083	\$1,457	\$1,440	28.33%
2	OWNERS INSURANCE COMPANY	30.99%	\$2,499	\$2,623	\$0	\$6	0.23%
3	OHIO CASUALTY INSURANCE COMPANY	6.20%	\$500	\$500	\$0	-\$1	-0.20%
4	OAK RIVER INSURANCE COMPANY	3.17%	\$256	\$257	\$0	\$0	0.00%
5	TRINITY UNIVERSAL INSURANCE COMPANY	0.05%	\$4	\$82	\$0	\$0	0.00%
6	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$1	\$0	\$0	0.00%
7	GREAT AMERICAN INSURANCE COMPANY OF NEW	0.00%	\$0	\$0	\$0	-\$3	N/A
8	MARKEL INSURANCE COMPANY	0.00%	\$0	\$90	\$0	-\$393	-436.67%
9	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$12	N/A
10	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$3	N/A
11	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$102	N/A
12	TRAVELERS PROPERTY CASUALTY COMPANY OF A	0.00%	\$0	\$0	\$0	-\$8	N/A
13	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$0	\$22	\$0	-\$10	-45.45%
14	TRUCK INSURANCE EXCHANGE	0.00%	\$0	-\$106	\$0	\$0	0.00%
15	TWIN CITY FIRE INS CO	0.00%	\$0	\$0	\$0	-\$2	N/A
16	WEST AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14	N/A
17	FARMERS INSURANCE EXCHANGE	-0.12%	-\$10	\$3	\$0	\$0	0.00%
18	TRAVELERS INDEMNITY CO OF CONNECTICUT	-0.48%	-\$39	-\$1	\$0	-\$44	4400.00%
TOTAL		100.00%	\$8,065	\$8,554	\$1,457	\$860	10.05%

## MISSOURI GLASS INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	OLD RELIABLE CASUALTY COMPANY	25.69%	\$790,253	\$788,651	\$108,163	\$121,334	15.39%
2	FEDERAL INSURANCE COMPANY	20.99%	\$645,702	\$613,078	\$0	\$11,232	1.83%
3	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	13.20%	\$406,014	\$340,512	\$5,006	\$27,021	7.94%
4	HARTFORD FIRE INSURANCE COMPANY	6.95%	\$213,762	\$240,982	\$0	-\$121,122	-50.26%
5	SHELTER MUTUAL INSURANCE CO	5.58%	\$171,555	\$175,481	\$25,058	\$21,956	12.51%
6	UNIVERSAL UNDERWRITERS INS CO	3.98%	\$122,510	\$119,314	\$12,359	\$3,349	2.81%
7	BENCHMARK INSURANCE COMPANY	3.13%	\$96,135	\$103,899	\$21,329	-\$13,671	-13.16%
8	ST PAUL FIRE & MARINE INSURANCE CO	2.90%	\$89,222	\$70,565	\$0	\$24,586	34.84%
9	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	2.38%	\$73,151	\$91,573	\$0	-\$1,575	-1.72%
10	UNITED FIRE AND CASUALTY COMPANY	1.67%	\$51,245	\$53,809	-\$6,000	-\$5,000	-9.29%
11	HARCO NATIONAL INSURANCE COMPANY	1.04%	\$31,862	\$26,976	\$0	-\$713	-2.64%
12	NATIONWIDE MUTUAL INSURANCE COMPANY	0.87%	\$26,616	\$23,310	\$2,376	\$2,117	9.08%
13	SENTRY SELECT INSURANCE COMPANY	0.77%	\$23,662	\$29,392	\$0	-\$240	-0.82%
14	FIDELITY AND DEPOSIT CO MARYLAND	0.69%	\$21,182	\$22,860	\$535	\$562	2.46%
15	NATIONAL FARMERS UNION PRO & CAS CO	0.69%	\$21,142	\$20,917	\$0	-\$819	-3.92%
16	FEDERATED MUTUAL INSURANCE COMPANY	0.60%	\$18,593	\$25,393	\$9,422	\$8,551	33.67%
17	STATE AUTO PROPERTY & CASUALTY INS CO	0.56%	\$17,342	\$17,770	\$0	-\$45	-0.25%
18	CINCINNATI INS CO THE	0.51%	\$15,735	\$15,111	\$0	\$0	0.00%
19	AMERICAN ZURICH INSURANCE COMPANY	0.51%	\$15,566	\$12,419	\$0	\$0	0.00%
20	EXECUTIVE RISK INDEMNITY INC	0.39%	\$12,039	\$9,408	\$0	\$427	4.54%
21	EMPLOYERS MUTUAL CASUALTY COMPANY	0.35%	\$10,714	\$11,204	\$51,009	\$50,981	455.02%
22	SHELTER GENERAL INS CO	0.35%	\$10,672	\$10,889	\$1,449	\$1,452	13.33%
23	FEDERATED SERVICE INSURANCE COMPANY	0.34%	\$10,462	\$9,397	\$0	\$94	1.00%
24	LIBERTY MUTUAL INSURANCE COMPANY	0.33%	\$10,022	\$8,722	\$132	\$6,853	78.57%
25	GULF INSURANCE COMPANY	0.31%	\$9,463	\$25,009	\$0	\$124,773	498.91%
26	EMPIRE FIRE AND MARINE INSURANCE CO	0.27%	\$8,235	\$18,724	\$5,000	\$8,203	43.81%
27	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.26%	\$7,974	\$8,015	\$929	\$498	6.21%
28	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGI	0.25%	\$7,782	\$7,804	\$1,742	\$1,742	22.32%
29	ST PAUL MERCURY INSURANCE COMPANY	0.25%	\$7,563	\$8,672	\$0	\$3,187	36.75%
30	GREAT AMERICAN ASSURANCE COMPANY	0.24%	\$7,287	\$7,170	\$0	\$796	11.10%
31	ADDISON INSURANCE COMPANY	0.22%	\$6,770	\$2,902	\$0	\$0	0.00%
32	COOPERATIVE MUTUAL INSURANCE COMPANY	0.19%	\$5,992	\$6,860	\$0	\$0	0.00%
33	XL INSURANCE AMERICA INC	0.19%	\$5,954	\$4,049	\$0	-\$274	-5.77%
34	GENERAL CASUALTY CO OF WISCONSIN	0.19%	\$5,797	\$5,648	\$6,065	\$5,912	104.67%
35	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	0.19%	\$5,723	\$6,736	\$1,877	\$2,581	38.32%
36	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.18%	\$5,481	\$4,975	\$0	\$0	0.00%
37	UNITED FIRE & INDEMNITY COMPANY	0.17%	\$5,113	\$7,106	\$0	\$0	0.00%
38	TRAVELERS CASUALTY AND SURETY CO	0.16%	\$4,951	\$5,461	\$0	-\$725	-13.28%
39	AUTO OWNERS INSURANCE COMPANY	0.14%	\$4,360	\$5,140	\$0	-\$44	-0.86%
40	CONTINENTAL CASUALTY COMPANY	0.13%	\$4,151	\$3,864	\$0	-\$2,572	-66.56%
41	AMERICAN STATES INSURANCE COMPANY	0.12%	\$3,739	\$3,786	\$0	\$85	2.25%
42	ST PAUL GUARDIAN INSURANCE COMPANY	0.12%	\$3,678	\$4,571	\$2,336	\$3,789	82.89%
43	OWNERS INSURANCE COMPANY	0.12%	\$3,660	\$3,556	\$0	\$339	9.53%
44	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.11%	\$3,240	\$1,246	\$0	\$466	37.40%
45	GRINNELL MUTUAL REINSURANCE COMPANY	0.09%	\$2,676	\$2,497	\$1,391	\$1,404	56.23%
46	AMERICAN INSURANCE COMPANY THE	0.09%	\$2,619	\$3,398	\$0	-\$62	-1.82%
47	GREAT AMERICAN INSURANCE COMPANY OF NEW YOI	0.08%	\$2,399	\$2,329	\$0	\$6,350	272.55%
48	AMERISURE MUTUAL INSURANCE COMPANY	0.08%	\$2,385	\$2,684	\$0	-\$387	-14.42%
49	AMERICAN AUTOMOBILE INSURANCE CO	0.07%	\$2,292	\$2,283	\$0	\$84	3.68%
50	REGENT INSURANCE COMPANY	0.07%	\$2,276	\$1,492	\$0	\$400	26.81%
51	NATIONAL SURETY CORPORATION	0.07%	\$2,183	\$907	\$0	\$42	4.53%
52	WESTPORT INSURANCE CORPORATION	0.07%	\$2,050	\$1,518	\$0	\$61	4.02%
53	AUTOMOBILE INS CO OF HARTFORD CT.	0.06%	\$1,942	\$2,083	\$0	-\$3	-0.14%
54	ZURICH AMERICAN INSURANCE COMPANY	0.06%	\$1,931	\$1,546	\$0	\$0	0.00%
55	RIVERPORT INSURANCE COMPANY	0.06%	\$1,890	\$2,181	\$0	\$0	0.00%
56	BANCINSURE INC	0.06%	\$1,874	\$1,108	\$1,000,000	\$475,000	42870.04%
57	INSURANCE CORPORATION OF HANNOVER	0.06%	\$1,692	\$1,383	\$0	\$0	0.00%
58	FARMLAND MUTUAL INSURANCE COMPANY	0.05%	\$1,655	\$1,246	\$0	-\$560	-44.94%
59	NORTHLAND INSURANCE COMPANY	0.05%	\$1,579	\$2,325	\$0	\$100,628	4328.09%
60	TRANSPORTATION INSURANCE COMPANY	0.05%	\$1,578	\$1,347	\$0	\$0	0.00%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

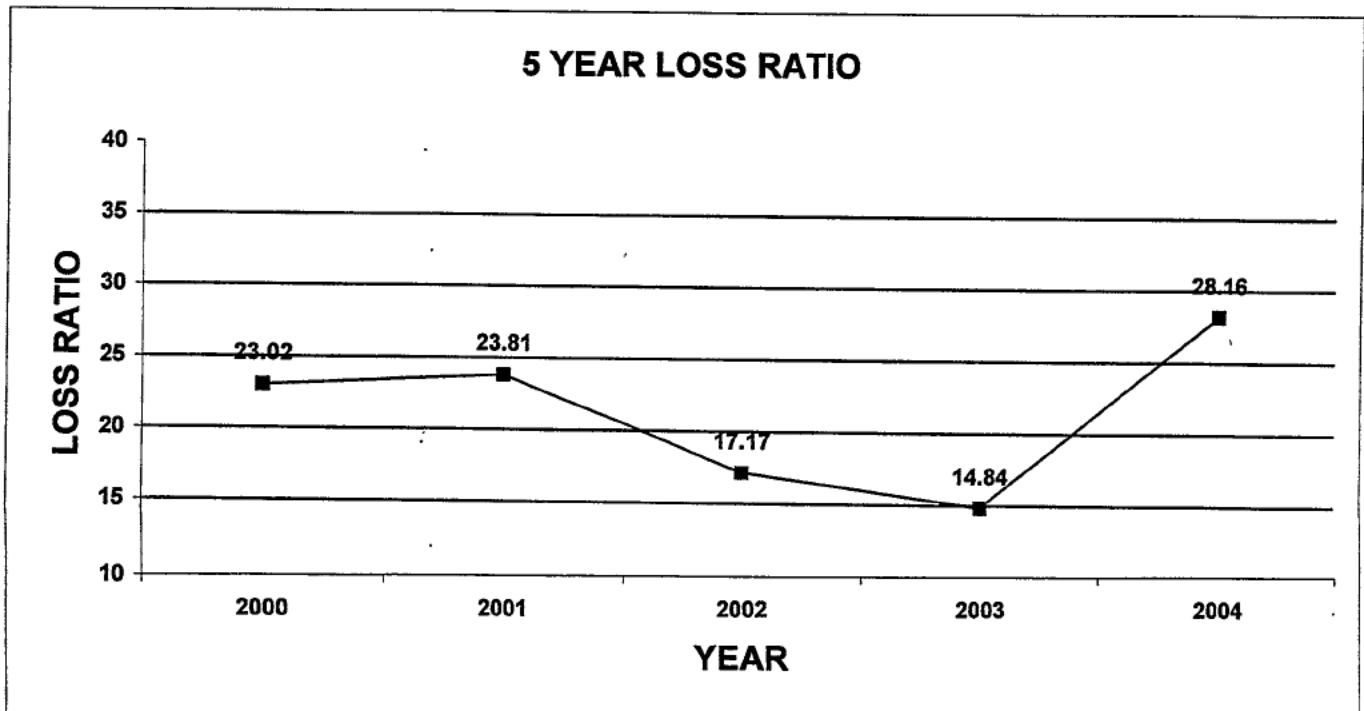
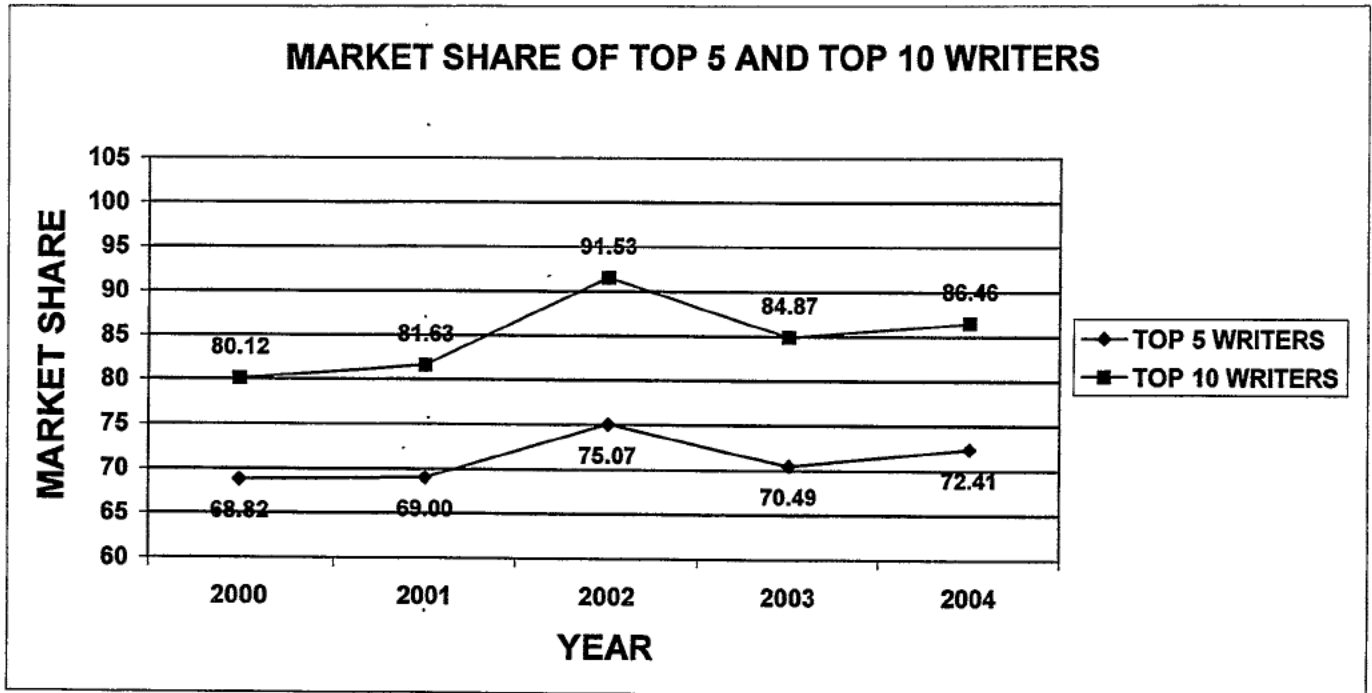
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	ACUITY A MUTUAL INSURANCE COMPANY	0.05%	\$1,497	\$481	\$0	\$0	0.00%
62	SELECTIVE INSURANCE CO OF S CAROLINA	0.04%	\$1,199	\$1,334	\$0	\$0	0.00%
63	AMERICAN GUARANTEE & LIABILITY INS CO	0.04%	\$1,153	\$2,606	\$0	\$0	0.00%
64	STANDARD FIRE INSURANCE COMPANY	0.03%	\$1,021	\$274	\$0	-\$8	-2.92%
65	TRAVELERS INDEMNITY CO OF AMERICA	0.03%	\$1,002	\$676	\$0	\$262	38.76%
66	ALLSTATE INSURANCE COMPANY	0.03%	\$933	\$1,726	\$0	\$211	12.22%
67	OHIO CASUALTY INSURANCE COMPANY	0.03%	\$927	\$927	\$0	-\$6	-0.65%
68	PEERLESS INSURANCE COMPANY	0.03%	\$923	\$695	\$0	\$5	0.72%
69	FIREMANS FUND INSURANCE COMPANY	0.03%	\$922	\$350	\$0	\$61	17.43%
70	SENTRY INSURANCE A MUTUAL COMPANY	0.03%	\$907	\$913	\$0	-\$11	-1.20%
71	TWIN CITY FIRE INS CO	0.03%	\$857	\$2	\$0	\$0	0.00%
72	HAWKEYE SECURITY INSURANCE COMPANY	0.03%	\$849	\$635	\$0	-\$18	-2.83%
73	NATIONWIDE AGRIBUSINESS INS CO	0.02%	\$760	\$95	\$0	\$0	0.00%
74	TRAVELERS INDEMNITY COMPANY	0.02%	\$700	\$638	\$0	\$232	36.36%
75	SECURA INSURANCE A MUTUAL COMPANY	0.02%	\$591	\$531	\$0	\$42	7.91%
76	AMERICAN INTERNATIONAL SOUTH INS CO	0.02%	\$576	\$294	\$0	\$35	11.90%
77	AMERICAN FAMILY MUTUAL INS CO	0.02%	\$548	\$745	\$0	\$0	0.00%
78	FARMINGTON CASUALTY COMPANY	0.02%	\$500	\$500	\$0	\$8	1.60%
79	CLARENDON NATIONAL INS CO	0.02%	\$485	\$542	\$0	\$909	167.71%
80	GREAT NORTHERN INSURANCE COMPANY	0.01%	\$445	\$127	\$0	\$14	11.02%
81	OAK RIVER INSURANCE COMPANY	0.01%	\$444	\$663	\$0	\$0	0.00%
82	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.01%	\$424	\$419	\$0	\$14	3.34%
83	AMERICAN CASUALTY CO OF READING PA	0.01%	\$397	\$427	\$0	\$0	0.00%
84	HARTFORD CASUALTY INS CO	0.01%	\$339	\$339	\$0	\$2	0.59%
85	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.01%	\$333	\$330	\$0	\$564	170.91%
86	AMERICAN ECONOMY INSURANCE COMPANY	0.01%	\$311	\$150	\$0	\$7	4.67%
87	DISCOVER PROPERTY AND CASUALTY INSURANCE CO	0.01%	\$302	\$316	\$0	\$0	0.00%
88	FIRST NATIONAL INS CO OF AMERICA	0.01%	\$300	\$300	\$0	\$11	3.67%
89	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$263	\$317	\$0	\$0	0.00%
90	FIDELITY & GUARANTY INS UNDERWRITERS	0.01%	\$262	\$193	\$0	\$2	1.04%
91	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$218	\$142	-\$7,900	-\$7,514	-5291.55%
92	CAPITOL INDEMNITY CORPORATION	0.01%	\$200	\$164	\$0	\$1	0.61%
93	MIDWESTERN INDEMNITY COMPANY THE	0.01%	\$193	\$184	\$0	\$9	4.89%
94	FIDELITY AND GUARANTY INSURANCE COMPANY	0.01%	\$165	\$758	\$0	\$0	0.00%
95	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$153	\$327	\$0	-\$24	-7.34%
96	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$147	\$72	\$0	\$0	0.00%
97	LIBERTY MUTUAL FIRE INSURANCE CO	0.00%	\$129	\$154	\$0	\$0	0.00%
98	QBE INSURANCE CORPORATION	0.00%	\$111	\$97	\$0	\$1	1.03%
99	VIGILANT INSURANCE COMPANY	0.00%	\$108	\$7	\$0	-\$8	-114.29%
100	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$91	\$100	\$0	\$0	0.00%
101	PACIFIC INDEMNITY COMPANY	0.00%	\$87	\$3	\$0	\$0	0.00%
102	LITITZ MUTUAL INSURANCE COMPANY	0.00%	\$83	\$32	\$0	\$0	0.00%
103	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$76	\$76	\$0	\$2	2.63%
104	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$69	\$40	\$0	\$10	25.00%
105	FARMERS ALLIANCE MUTUAL INS CO	0.00%	\$34	\$110	\$0	\$0	0.00%
106	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$258	N/A
107	FARMERS INSURANCE EXCHANGE	0.00%	\$0	\$14	\$0	-\$60	-428.57%
108	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$7	N/A
109	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7	N/A
110	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$131	\$0	-\$2,622	-2001.53%
111	GREENWICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
112	HANOVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$9	N/A
113	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$26	N/A
114	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$34	N/A
115	MASSACHUSETTS BAY INS CO	0.00%	\$0	\$0	\$0	-\$29	N/A
116	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$56	N/A
117	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$136	\$0	\$0	0.00%
118	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$59	N/A
119	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$913	\$0	\$39	4.27%
121	SEATON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$25	N/A
122	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$240	\$0	\$35	14.58%
123	TRAVELERS CASUALTY INSURANCE COMPANY OF AMI	0.00%	\$0	\$0	\$0	-\$5	N/A
124	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
125	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	-\$46	N/A
126	ULICO CASUALTY COMPANY	0.00%	\$0	\$160	\$0	\$0	0.00%
127	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	\$1	N/A
128	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$40	N/A
129	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$403	\$0	\$0	0.00%
130	WESTFIELD INSURANCE COMPANY	0.00%	\$0	\$0	-\$8	-\$9	N/A
131	LUMBERMENS MUTUAL CASUALTY CO	0.00%	-\$9	\$11	\$0	-\$781	-7100.00%
132	ROYAL INDEMNITY COMPANY	0.00%	-\$34	-\$6	\$0	-\$17	283.33%
133	ARCH INSURANCE COMPANY	-0.02%	-\$500	-\$320	\$0	-\$113	35.31%
134	RLI INSURANCE COMPANY	-0.02%	-\$708	\$6,707	\$1,447	-\$3,427	-51.10%
TOTAL		100.00%	\$3,075,875	\$3,041,453	\$1,243,717	\$856,560	28.16%

## MISSOURI BURGLARY & THEFT INSURANCE



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FACTORY MUTUAL INSURANCE COMPANY	17.47%	\$3,520,697	\$3,902,687	\$2,570,708	\$1,738,329	44.54%
2	HARTFORD STEAM BOILER INSPECTION & INS	11.16%	\$2,249,086	\$2,433,152	\$620,887	\$659,101	27.09%
3	CONTINENTAL CASUALTY COMPANY	10.60%	\$2,137,184	\$2,151,045	\$471,811	\$2,076,192	96.52%
4	FEDERAL INSURANCE COMPANY	7.31%	\$1,473,014	\$1,645,015	\$236,861	\$7,311	0.44%
5	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	6.78%	\$1,366,417	\$1,482,315	\$294,307	-\$31,574	-2.13%
6	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT:	4.11%	\$829,189	\$709,101	\$0	\$37,769	5.33%
7	AFFILIATED FM INSURANCE COMPANY	3.95%	\$795,868	\$724,570	\$135,819	\$60,574	8.36%
8	UNIVERSAL UNDERWRITERS INS CO	3.91%	\$787,963	\$755,334	\$0	\$1,811	0.24%
9	ZURICH AMERICAN INSURANCE COMPANY	3.43%	\$691,703	\$764,476	\$14,500	\$43,670	5.71%
10	CINCINNATI INS CO THE	2.78%	\$559,411	\$526,315	\$75,557	\$61,795	11.74%
11	PHOENIX INSURANCE COMPANY THE	2.39%	\$481,550	\$481,066	\$24,958	\$35,610	7.40%
12	FEDERATED MUTUAL INSURANCE COMPANY	2.03%	\$408,167	\$448,992	\$28,974	\$29,274	6.52%
13	TRAVELERS INDEMNITY COMPANY	1.90%	\$383,139	\$304,096	\$0	\$98,183	32.28%
14	AMCO INSURANCE COMPANY	1.59%	\$319,957	\$299,622	\$38,727	\$48,220	16.09%
15	GREAT NORTHERN INSURANCE COMPANY	1.53%	\$308,539	\$305,226	\$6,121	\$5,372	1.76%
16	UNITED FIRE AND CASUALTY COMPANY	1.37%	\$276,839	\$286,628	\$124,096	-\$24,669	-8.61%
17	CONTINENTAL WESTERN INSURANCE CO	1.36%	\$274,868	\$215,307	\$10,075	\$6,075	2.82%
18	ST PAUL FIRE & MARINE INSURANCE CO	1.24%	\$250,088	\$268,809	\$20,680	\$151,105	56.21%
19	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	1.16%	\$233,945	\$223,689	\$0	-\$278,939	-124.70%
20	BROTHERHOOD MUTUAL INSURANCE CO	1.13%	\$228,055	\$231,797	\$45,603	\$26,063	11.24%
21	AMERICAN GUARANTEE & LIABILITY INS CO	1.12%	\$225,020	\$243,347	\$0	\$14,411	5.92%
22	EMPLOYERS MUTUAL CASUALTY COMPANY	1.06%	\$213,052	\$225,617	\$3,103	\$4,081	1.81%
23	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.87%	\$175,400	\$183,225	\$100,921	\$112,968	61.66%
24	SECURA INSURANCE A MUTUAL COMPANY	0.69%	\$138,591	\$135,261	\$16,954	\$19,884	14.70%
25	HARTFORD FIRE INSURANCE COMPANY	0.62%	\$124,171	\$132,558	\$85,763	\$78,043	58.87%
26	VIGILANT INSURANCE COMPANY	0.54%	\$109,806	\$111,081	\$0	\$2,195	1.98%
27	WESTPORT INSURANCE CORPORATION	0.50%	\$101,092	\$123,198	\$0	-\$42,481	-34.48%
28	ST PAUL GUARDIAN INSURANCE COMPANY	0.48%	\$97,716	\$91,126	\$0	\$33,102	36.33%
29	FEDERATED SERVICE INSURANCE COMPANY	0.42%	\$84,853	\$77,596	\$0	-\$1	0.00%
30	ST PAUL MERCURY INSURANCE COMPANY	0.42%	\$84,779	\$94,231	\$6,790	\$26,385	28.00%
31	UNITED STATES FIDELITY & GUARANTY CO	0.41%	\$82,593	\$86,641	\$12,472	\$24,855	28.69%
32	FIDELITY & GUARANTY INS UNDERWRITERS	0.35%	\$71,134	\$72,760	\$7,875	\$17,705	24.33%
33	STATE AUTO PROPERTY & CASUALTY INS CO	0.35%	\$70,258	\$58,642	\$3,305	\$436	0.74%
34	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.31%	\$62,284	\$34,609	\$0	\$0	0.00%
35	AXIS REINSURANCE COMPANY	0.31%	\$62,138	\$66,659	\$0	\$16,856	25.29%
36	PACIFIC INDEMNITY COMPANY	0.30%	\$61,089	\$62,127	\$0	\$2,092	3.37%
37	TRAVELERS INDEMNITY CO OF AMERICA	0.26%	\$51,540	\$46,521	\$0	\$2,892	6.22%
38	CHARTER OAK FIRE INSURANCE CO THE	0.25%	\$50,854	\$54,358	\$0	\$2,220	4.08%
39	ADDISON INSURANCE COMPANY	0.24%	\$48,642	\$18,634	\$0	\$0	0.00%
40	FIDELITY AND GUARANTY INSURANCE COMPANY	0.22%	\$44,577	\$56,423	\$8,214	\$17,208	30.50%
41	AMERICAN ZURICH INSURANCE COMPANY	0.19%	\$37,428	\$43,005	\$0	\$935	2.17%
42	UNITED FIRE & INDEMNITY COMPANY	0.18%	\$37,231	\$52,450	\$0	\$0	0.00%
43	XL INSURANCE AMERICA INC	0.15%	\$29,596	\$20,996	\$0	-\$1,168	-5.56%
44	ACUITY A MUTUAL INSURANCE COMPANY	0.15%	\$29,496	\$9,671	\$7,851	\$7,851	81.18%
45	GRANITE STATE INSURANCE COMPANY	0.14%	\$28,670	\$26,816	\$0	\$2,572	9.59%
46	FIREMANS FUND INSURANCE COMPANY	0.14%	\$28,197	\$31,259	\$0	\$5,037	16.11%
47	VERLAN FIRE INSURANCE COMPANY	0.14%	\$27,832	\$30,297	\$0	\$0	0.00%
48	NATIONWIDE MUTUAL INSURANCE COMPANY	0.13%	\$26,651	\$26,449	\$16,044	\$16,800	63.52%
49	GREENWICH INSURANCE COMPANY	0.12%	\$24,208	\$23,929	\$0	-\$377,829	-1578.96%
50	DISCOVER PROPERTY AND CASUALTY INSURANCE CO	0.12%	\$23,330	\$20,445	\$0	\$4,773	23.35%
51	FLORISTS MUTUAL INSURANCE COMPANY	0.11%	\$23,031	\$25,220	\$0	\$0	0.00%
52	ACE AMERICAN INSURANCE COMPANY	0.11%	\$21,599	\$12,749	\$0	\$2,831	22.21%
53	FIDELITY AND DEPOSIT CO MARYLAND	0.10%	\$20,209	\$16,226	\$0	\$598	3.69%
54	AMERICAN AUTOMOBILE INSURANCE CO	0.09%	\$18,431	\$17,871	\$0	\$0	0.00%
55	NEW HAMPSHIRE INSURANCE COMPANY	0.09%	\$17,204	\$16,876	\$0	\$1,564	9.27%
56	BANCINSURE INC	0.07%	\$14,601	\$15,659	\$0	\$0	0.00%
57	ALLSTATE INSURANCE COMPANY	0.07%	\$14,513	\$11,727	\$0	-\$1,597	-13.62%
58	AMERICAN CASUALTY CO OF READING PA	0.07%	\$14,150	\$16,178	\$0	-\$1,788	-11.05%
59	AMERICAN STATES INSURANCE COMPANY	0.07%	\$13,418	\$22,549	\$0	\$1,083	4.80%
60	OHIO CASUALTY INSURANCE COMPANY	0.07%	\$13,344	\$14,966	\$0	\$0	0.00%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

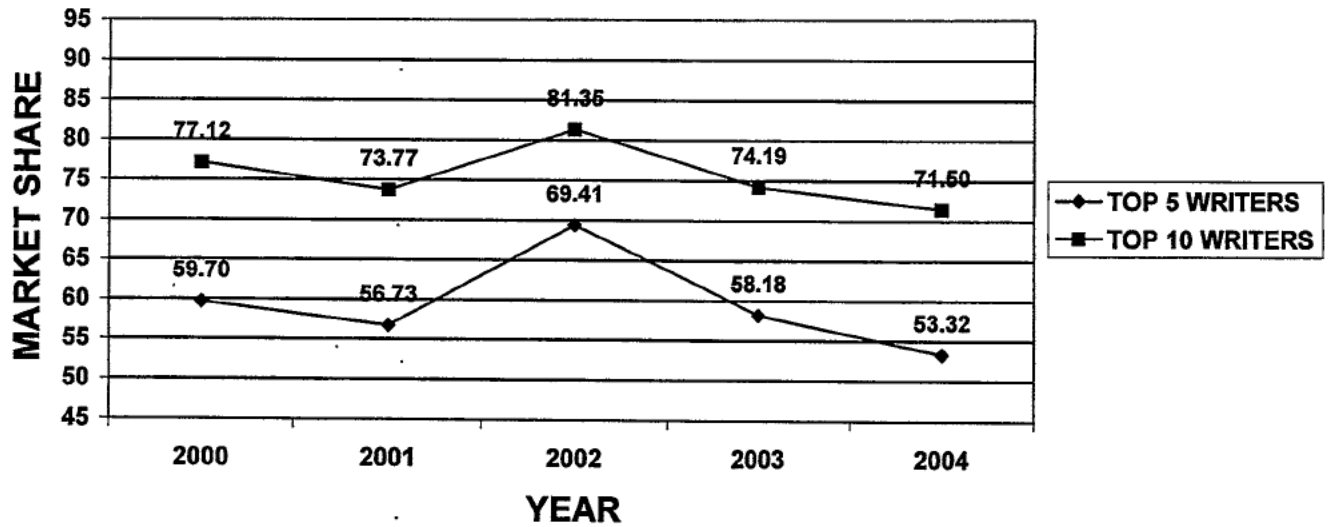
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	NATIONAL SURETY CORPORATION	0.06%	\$12,960	\$12,854	\$0	\$0	0.00%
62	GREAT AMERICAN INSURANCE COMPANY OF NEW YOF	0.06%	\$11,237	\$10,290	\$4,105	\$4,105	39.89%
63	SELECTIVE INSURANCE CO OF S CAROLINA	0.06%	\$10,690	\$10,138	\$0	\$0	0.00%
64	ILLINOIS NATIONAL INSURANCE COMPANY	0.05%	\$9,426	\$3,390	\$0	\$407	12.01%
65	ONEBEACON INSURANCE COMPANY	0.04%	\$8,558	\$10,205	\$0	\$29	0.28%
66	GREAT AMERICAN INSURANCE COMPANY	0.04%	\$8,286	\$13,210	\$0	\$0	0.00%
67	STATE AUTOMOBILE MUTUAL INS CO	0.04%	\$7,829	\$5,978	\$0	\$12	0.20%
68	COOPERATIVE MUTUAL INSURANCE COMPANY	0.04%	\$7,590	\$7,864	\$0	\$0	0.00%
69	INSURANCE CORPORATION OF HANNOVER	0.04%	\$7,090	\$4,642	\$0	-\$1,090	-23.48%
70	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.03%	\$6,436	\$5,825	\$0	\$2,478	42.54%
71	ATLANTIC SPECIALTY INSURANCE COMPANY	0.03%	\$6,140	\$2,825	\$0	\$92	3.26%
72	GENERAL INSURANCE CO OF AMERICA	0.03%	\$5,854	\$6,071	\$0	\$1,564	25.76%
73	TRI STATE INSURANCE CO OF MINNESOTA	0.02%	\$4,973	\$13,270	\$0	\$0	0.00%
74	ROYAL INDEMNITY COMPANY	0.02%	\$4,324	\$3,951	\$0	-\$5	-0.13%
75	AMERICAN ECONOMY INSURANCE COMPANY	0.02%	\$4,246	\$10,218	\$0	\$1,144	11.20%
76	FAIRMONT SPECIALTY INSURANCE COMPANY	0.02%	\$4,021	\$7,935	\$0	\$1,872	23.59%
77	TRANSPORTATION INSURANCE COMPANY	0.02%	\$3,838	\$5,744	\$0	\$0	0.00%
78	TIG INSURANCE COMPANY	0.02%	\$3,281	\$10,805	\$0	-\$14,000	-129.57%
79	HUDSON INSURANCE COMPANY	0.02%	\$3,254	\$3,578	\$0	\$1,263	35.30%
80	FIRST NATIONAL INS CO OF AMERICA	0.01%	\$2,684	\$2,540	\$0	\$486	19.13%
81	DAIMLERCHRYSLER INSURANCE COMPANY	0.01%	\$2,163	\$1,203	\$0	\$0	0.00%
82	PROPERTY & CASUALTY INS CO OF HARTFORD	0.01%	\$2,072	\$2,160	\$0	-\$53	-2.45%
83	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$1,967	\$2,278	\$0	\$0	0.00%
84	CLARENDON NATIONAL INS CO	0.01%	\$1,776	\$402	\$0	\$0	0.00%
85	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$1,752	\$3,607	\$0	\$0	0.00%
86	ZURICH AMERICAN INS CO OF ILLINOIS	0.01%	\$1,560	\$448	\$0	\$39	8.71%
87	COLUMBIA MUTUAL INSURANCE CO	0.01%	\$1,455	\$424	\$0	\$0	0.00%
88	HARTFORD UNDERWRITERS INSURANCE CO	0.01%	\$1,371	\$1,365	\$0	-\$35	-2.56%
89	GREAT AMERICAN ASSURANCE COMPANY	0.01%	\$1,321	\$1,261	\$0	\$0	0.00%
90	AMERICAN INTERNATIONAL SOUTH INS CO	0.01%	\$1,165	\$1,168	\$0	\$110	9.42%
91	TWIN CITY FIRE INS CO	0.01%	\$1,162	\$1,095	\$0	-\$28	-2.56%
92	VALLEY FORGE INSURANCE COMPANY	0.01%	\$1,141	\$1,558	\$0	\$0	0.00%
93	MID CENTURY INSURANCE COMPANY	0.00%	\$965	\$965	\$0	-\$46	-4.77%
94	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$753	\$685	\$0	\$25	3.65%
95	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$644	\$2,580	\$0	-\$331	-12.83%
96	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$605	\$625	\$0	\$0	0.00%
97	NATIONAL CASUALTY COMPANY	0.00%	\$500	\$1,242	\$0	\$17	1.37%
98	HARTFORD CASUALTY INS CO	0.00%	\$285	\$303	\$0	-\$5	-1.65%
99	AMERICAN INSURANCE COMPANY THE	0.00%	\$232	\$164	\$0	\$0	0.00%
100	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$53	\$13,542	\$0	\$0	0.00%
101	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	\$49	\$42	\$0	-\$661	-1573.81%
102	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$21	\$323	\$0	-\$1,761	-545.20%
103	ACE PROPERTY AND CASUALTY INSURANCE COMPAN	0.00%	\$0	\$95	\$0	\$0	0.00%
104	AMERICAN ALTERNATIVE INS CORP	0.00%	\$0	\$25	\$0	-\$19	-76.00%
105	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$57	N/A
106	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$29	N/A
107	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,325	N/A
108	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$3,691	N/A
109	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$22	N/A
110	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$0	\$0	\$0	-\$1,335	N/A
111	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
112	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$0	-\$48,629	N/A
113	FARMERS INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	-\$14	N/A
114	GERLING AMERICA INSURANCE COMPANY	0.00%	\$0	\$16	\$0	\$0	0.00%
115	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$0	\$1,260	\$0	\$0	0.00%
116	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$9,250	\$0	-\$1,381	-14.93%
117	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$0	\$0	\$0	-\$683,931	N/A
118	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$340	N/A
119	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	\$471	N/A

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

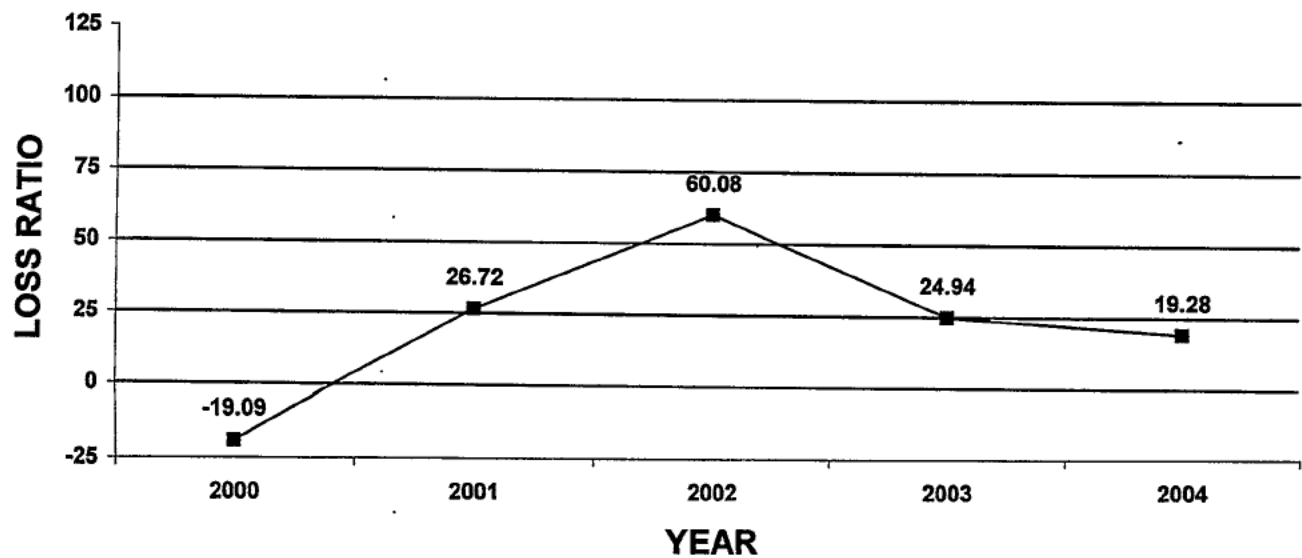
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$974	N/A
121	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11	N/A
122	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$233	N/A
123	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	-\$9	N/A
124	SENTRY SELECT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$75	N/A
125	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4,479	N/A
126	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	-\$202	N/A
127	ULICO CASUALTY COMPANY	0.00%	\$0	\$720	\$0	\$0	0.00%
128	VALIANT INS CO	0.00%	\$0	\$0	\$0	\$9	N/A
129	TRANSCONTINENTAL INSURANCE COMPANY	0.00%	-\$17	\$3,431	\$0	\$0	0.00%
130	PEERLESS INSURANCE COMPANY	0.00%	-\$26	\$199	\$0	-\$101	-50.75%
131	SELECTIVE INS CO OF THE SOUTHEAST	0.00%	-\$140	-\$57	\$0	\$0	0.00%
TOTAL		100.00%	\$20,154,053	\$20,792,906	\$4,993,081	\$4,009,561	19.28%

## MISSOURI BOILER & MACHINERY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

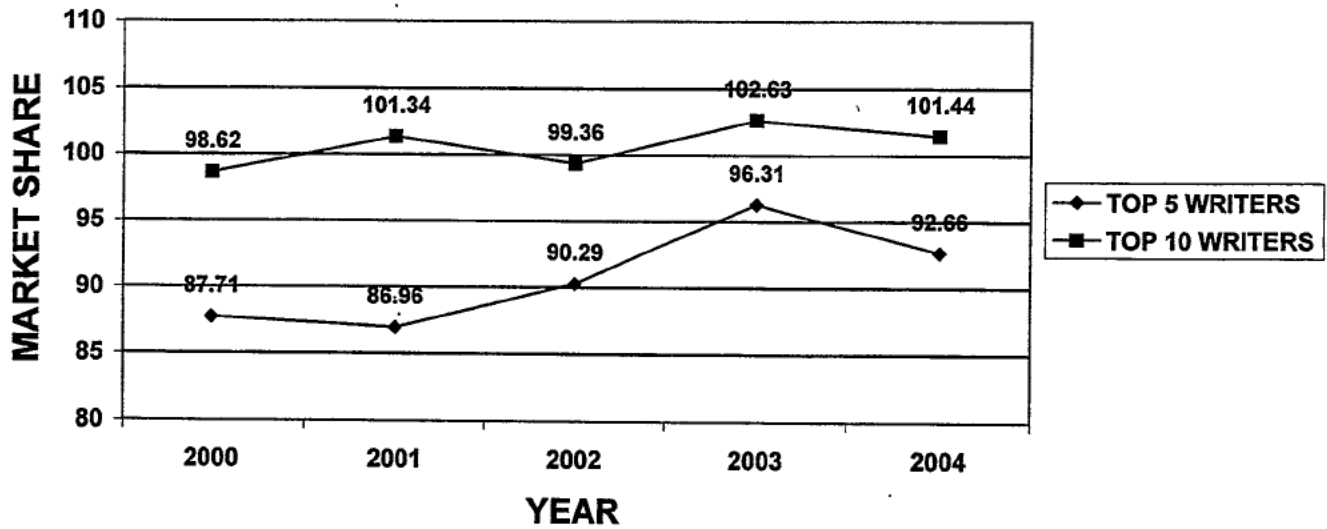


**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - CREDIT PROPERTY (Excluding V.S.I.)**

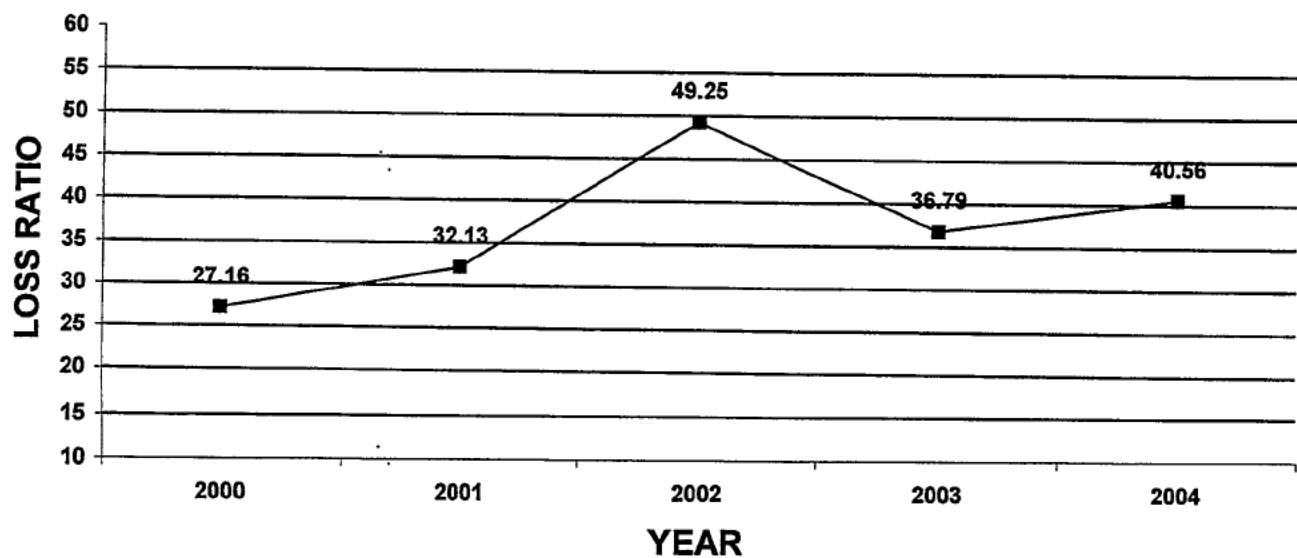
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	BALBOA INSURANCE COMPANY	31.58%	\$3,080,302	\$3,015,952	\$862,799	\$668,064	22.15%
2	AMERICAN BANKERS INS CO OF FLORIDA	27.91%	\$2,721,906	\$2,777,225	\$503,733	\$689,424	24.82%
3	NORTHBROOK INDEMNITY CO	23.48%	\$2,290,480	\$997,671	\$1,304,484	\$1,550,226	155.38%
4	ACE AMERICAN INSURANCE COMPANY	5.97%	\$582,506	\$563,665	\$22,230	-\$17,460	-3.10%
5	LYNDON PROPERTY INSURANCE COMPANY	3.71%	\$362,104	\$464,235	\$101,468	\$108,359	23.34%
6	GREAT AMERICAN INSURANCE COMPANY	2.73%	\$266,673	\$266,673	\$289,508	\$337,667	126.62%
7	EMPLOYERS FIRE INSURANCE COMPANY	2.36%	\$230,325	\$195,737	\$85,568	\$82,111	41.95%
8	GUARANTY NATIONAL INSURANCE COMPANY	2.18%	\$212,226	\$189,593	\$83,943	\$114,752	60.53%
9	AMERICAN NATIONAL PROPERTY & CASUALTY C	1.10%	\$107,468	\$69,955	\$24,452	\$27,575	39.42%
10	BANCINSURE INC	0.41%	\$39,979	\$39,998	\$39,456	\$33,429	83.58%
11	WESCO INSURANCE COMPANY	0.18%	\$17,227	\$126,364	\$1,717	\$1,222	0.97%
12	INSURANCE COMPANY OF NORTH AMERICA	0.17%	\$16,633	\$16,140	\$12,009	\$10,881	67.42%
13	VIRGINIA SURETY COMPANY INC	0.02%	\$1,677	\$640	\$0	\$0	0.00%
14	GULF INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$9,000	N/A
15	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,112	N/A
16	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	-\$1,275	N/A
17	YOSEMITE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$650	N/A
18	COMMERCIAL GUARANTY CASUALTY INSURANCE C	-0.01%	-\$560	\$2,037	\$0	-\$249	-12.22%
19	TRITON INSURANCE COMPANY	-1.80%	-\$175,735	\$94,931	\$10,599	-\$31,537	-33.22%
TOTAL		100.00%	\$9,753,211	\$8,820,816	\$3,341,966	\$3,577,427	40.56%

## MISSOURI CREDIT PROPERTY (Excluding V.S.I.) INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



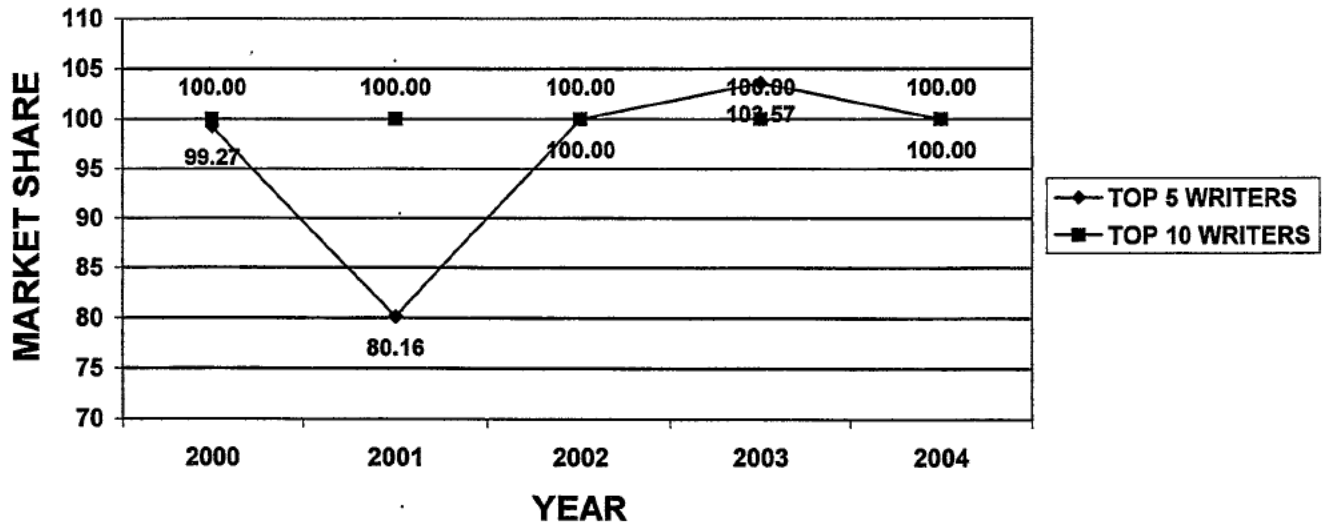


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - CREDIT CASUALTY**

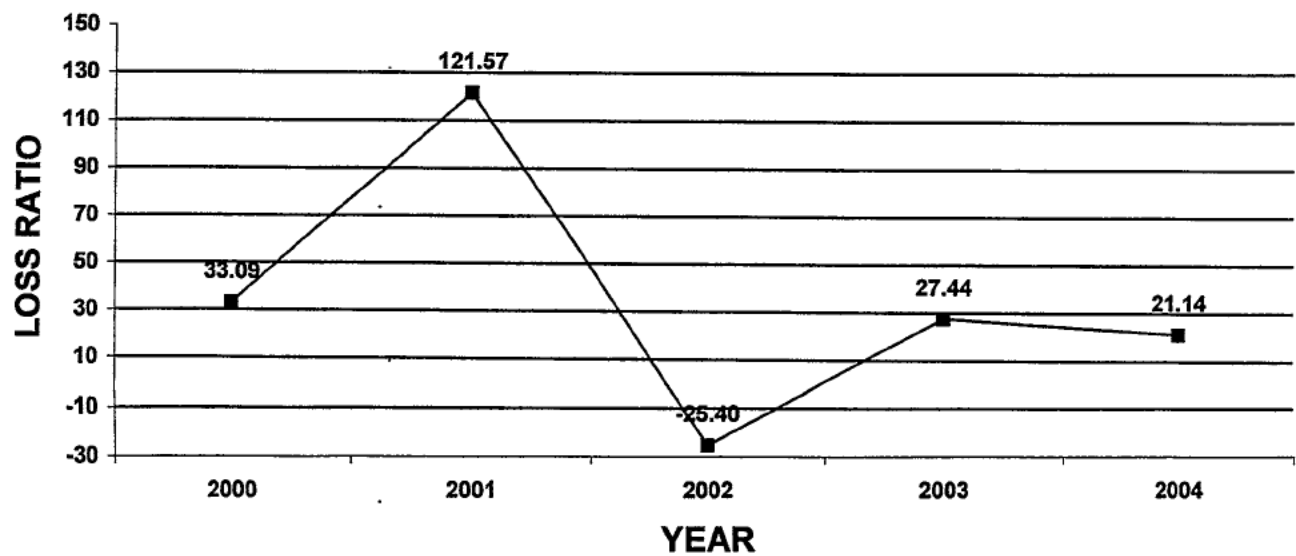
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	EULER AMERICAN CREDIT INDEMNITY COMPANY	40.05%	\$1,397,186	\$1,268,232	\$172,383	\$297,742	23.48%
2	ATRADIUS TRADE CREDIT INSURANCE INC	19.50%	\$680,446	\$694,811	\$34,451	\$144,442	20.79%
3	CONTINENTAL CASUALTY COMPANY	19.29%	\$672,918	\$689,998	\$65,019	\$221,555	32.11%
4	OLD REPUBLIC INSURANCE COMPANY	18.61%	\$649,307	\$585,986	\$252,714	\$212,714	36.30%
5	STONEBRIDGE CASUALTY INSURANCE COMPANY	2.55%	\$89,018	-\$68,048	\$21,803	\$33,562	-49.32%
6	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$40	\$40	\$5,219	\$4,137	10342.50%
7	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$239,188	-\$243,765	N/A
8	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%	\$3,488,915	\$3,171,019	\$312,401	\$670,387	21.14%

## MISSOURI CREDIT CASUALTY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

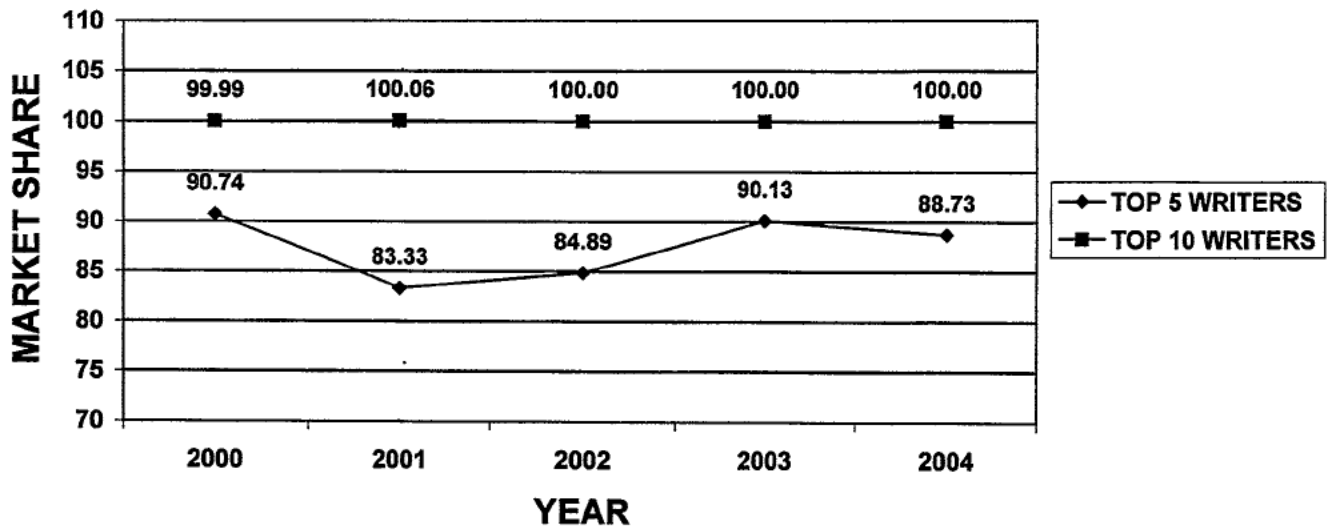


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - CREDIT UNEMPLOYMENT**

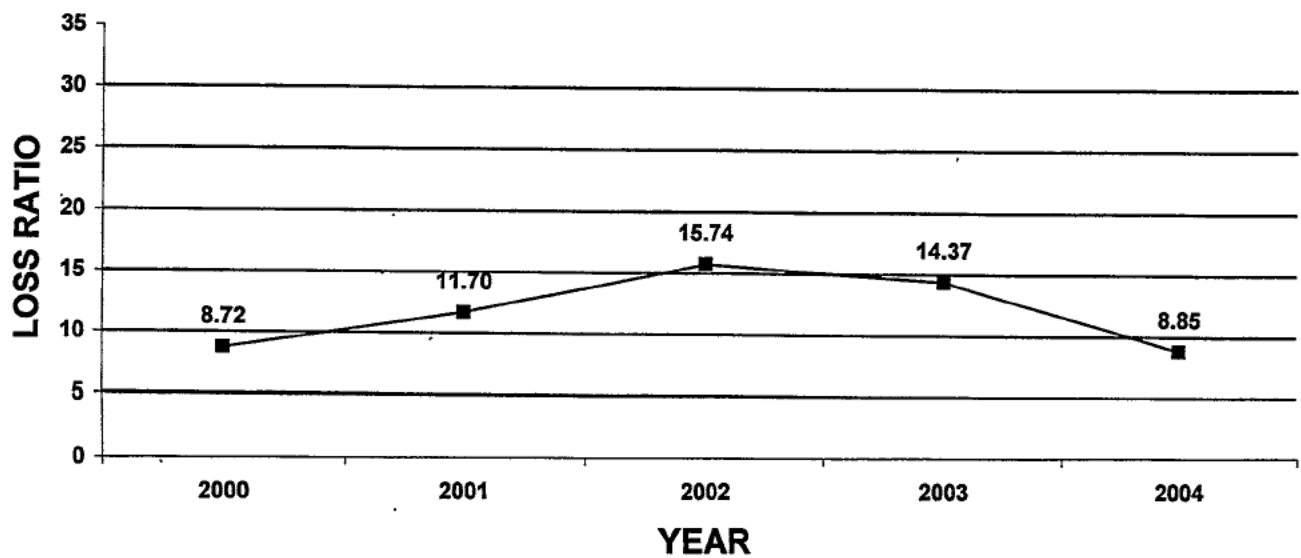
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INS CO OF FLORIDA	34.03%	\$2,369,442	\$2,347,112	\$283,125	\$249,482	10.63%
2	CENTRAL STATES INDEMNITY CO OF OMAHA	22.40%	\$1,559,195	\$1,559,195	\$194,173	\$99,825	6.40%
3	TRITON INSURANCE COMPANY	13.20%	\$919,031	\$1,264,301	\$189,969	\$95,419	7.55%
4	WESCO INSURANCE COMPANY	11.07%	\$770,849	\$877,115	\$126,193	\$49,744	5.67%
5	AMERICAN SECURITY INSURANCE COMPANY	8.03%	\$558,726	\$558,726	\$37,254	\$31,297	5.60%
6	YOSEMITE INSURANCE COMPANY	4.69%	\$326,232	\$233,977	\$36,609	\$43,898	18.76%
7	CENTURION CASUALTY COMPANY	3.06%	\$212,852	\$285,852	\$69,713	\$71,713	25.09%
8	BALBOA INSURANCE COMPANY	2.99%	\$208,011	\$208,048	\$20,759	\$13,330	6.41%
9	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.53%	\$37,150	\$37,158	\$2,995	\$2,337	6.29%
10	COMMERCIAL GUARANTY CASUALTY INSURANCE C	0.00%	\$324	\$324	\$0	-\$4,540	-1401.23%
	<b>TOTAL</b>	<b>100.00%</b>	<b>\$6,961,812</b>	<b>\$7,371,808</b>	<b>\$960,790</b>	<b>\$652,505</b>	<b>8.85%</b>

## MISSOURI CREDIT UNEMPLOYMENT INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

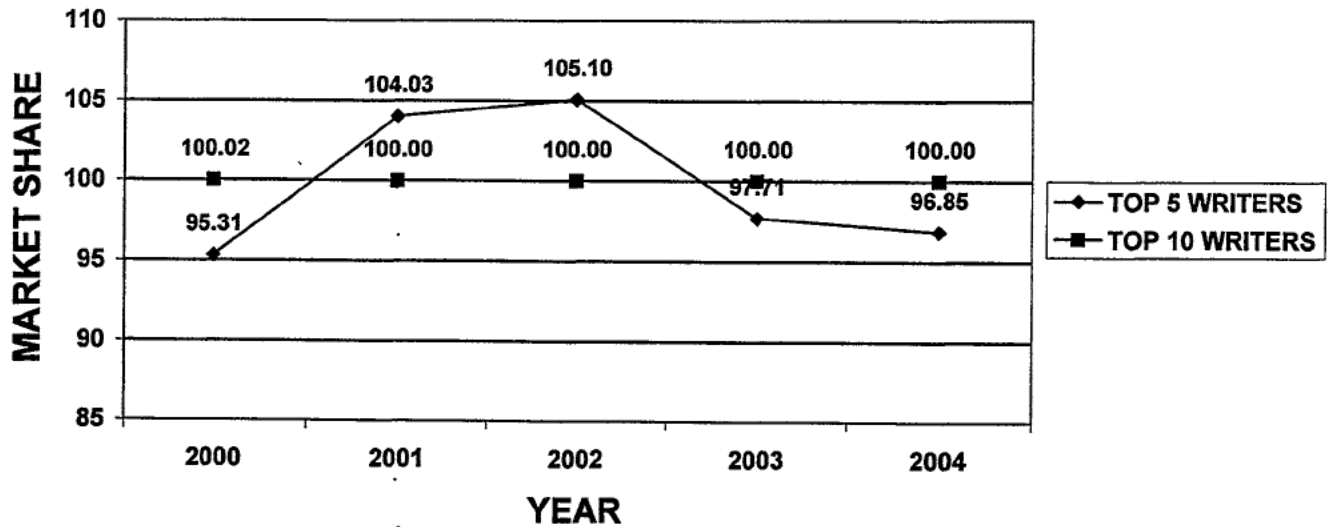


**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - VENDOR/LENDERS SINGLE INTEREST, COLLATERAL PROT. ETC.**

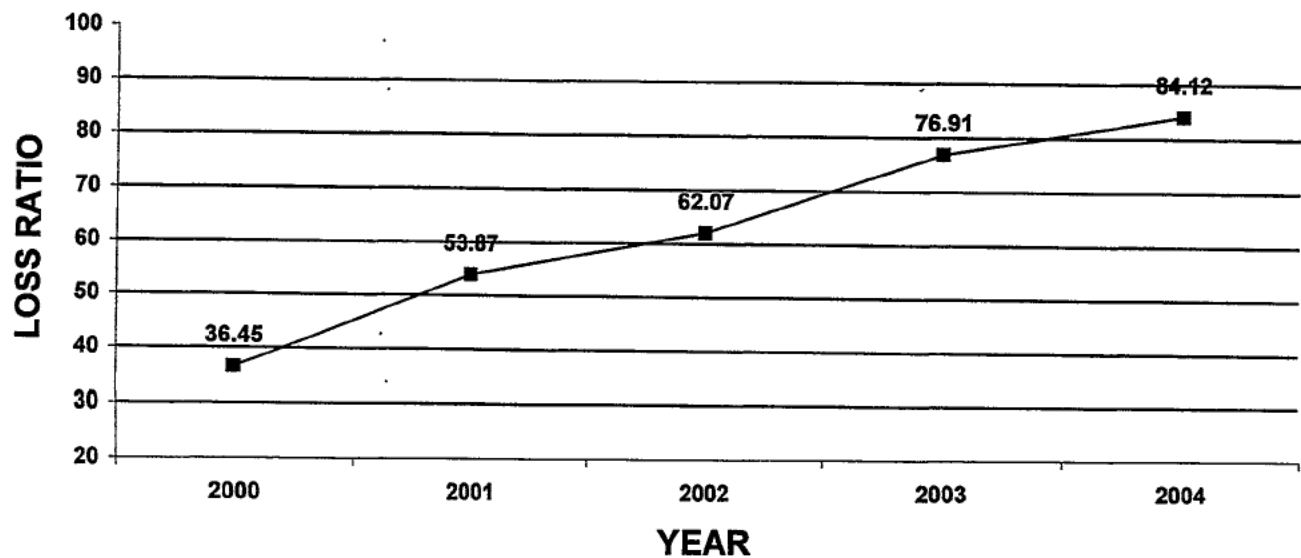
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GREAT AMERICAN ASSURANCE COMPANY	26.50%	\$1,567,696	\$575,926	\$1,053,308	\$1,086,042	188.57%
2	BALBOA INSURANCE COMPANY	21.83%	\$1,291,233	\$1,269,338	\$1,629,857	\$1,557,853	122.73%
3	GREAT AMERICAN INSURANCE COMPANY	19.66%	\$1,163,042	\$1,055,560	\$310,344	\$347,675	32.94%
4	ARCH INSURANCE COMPANY	15.71%	\$929,427	\$788,051	\$458,892	\$422,780	53.65%
5	LYNDON PROPERTY INSURANCE COMPANY	13.16%	\$778,753	\$763,439	\$372,619	\$332,411	43.54%
6	WESCO INSURANCE COMPANY	1.84%	\$108,978	\$108,978	\$142,381	\$94,451	86.67%
7	AMERICAN NATIONAL PROPERTY & CASUALTY C	1.78%	\$105,404	\$35,185	\$0	\$0	0.00%
8	TRITON INSURANCE COMPANY	-0.48%	-\$28,303	-\$25,038	\$5,162	\$4,400	-17.57%
TOTAL		100.00%	\$5,916,230	\$4,571,439	\$3,972,563	\$3,845,612	84.12%

**MISSOURI CREDIT INSURANCE**  
(Vender/Lenders Single Interest, Collateral Protection, etc.)

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

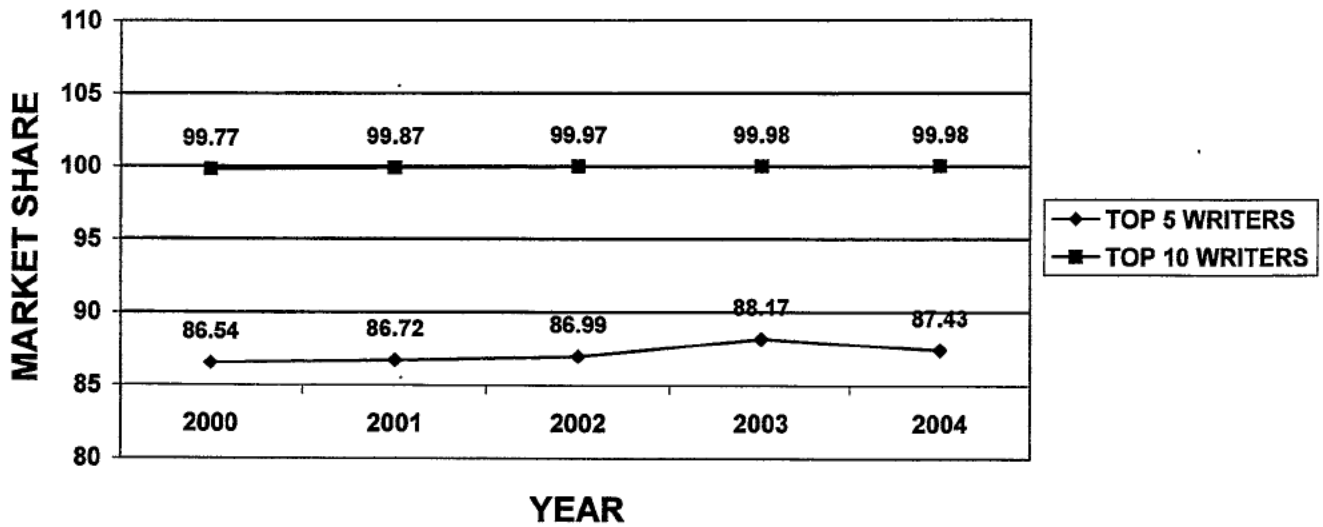


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - MORTGAGE GUARANTY**

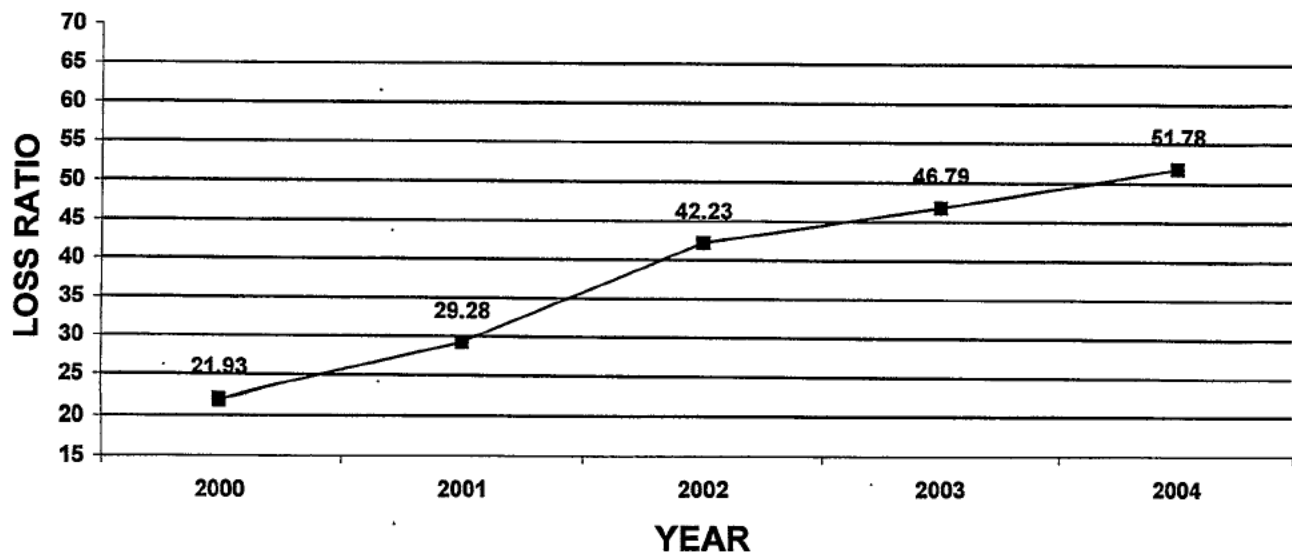
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MORTGAGE GUARANTY INS CORP	29.23%	\$25,186,749	\$25,283,482	\$16,169,335	\$21,490,960	85.00%
2	PMI MORTGAGE INS CO	16.78%	\$14,456,618	\$14,941,357	\$5,265,682	\$6,625,661	44.34%
3	UNITED GUARANTY RESIDENTIAL INS CO	14.26%	\$12,285,120	\$12,455,728	\$2,146,206	\$2,988,257	23.99%
4	GENERAL ELECTRIC MORT INS CORP	13.85%	\$11,936,802	\$12,030,013	\$2,859,985	\$2,545,471	21.16%
5	RADIAN GUARANTY INC	13.31%	\$11,465,065	\$10,660,642	\$6,779,011	\$7,889,530	74.01%
6	REPUBLIC MORTGAGE INSURANCE COMPANY	10.24%	\$8,825,905	\$8,954,092	\$2,538,755	\$3,141,114	35.08%
7	CMG MORTGAGE INSURANCE COMPANY	1.21%	\$1,046,551	\$1,008,308	\$90,035	\$113,458	11.25%
8	TRIAD GUARANTY INSURANCE CORP	0.72%	\$619,653	\$626,012	\$57,036	\$29,869	4.77%
9	UNITED GUARANTY RESIDENTIAL INS NC	0.21%	\$184,667	\$202,193	\$6,937	\$48,045	23.76%
10	UNITED GUARANTY MORTGAGE INDEMNITY CO	0.16%	\$137,119	\$133,579	\$0	\$0	0.00%
11	VEREX ASSURANCE INCORPORATED	0.01%	\$7,481	\$9,154	-\$983	-\$6,186	-67.58%
12	MGIC INDEMNITY CORPORATION	0.01%	\$6,013	\$7,831	\$0	-\$177,097	-2261.49%
13	CMG MORTGAGE ASSURANCE COMPANY	0.00%	\$1,072	\$1,072	\$0	\$164	14.37%
14	GENERAL ELECTRIC MORT INS CORP OF NC	0.00%	\$139	\$158	\$0	-\$305	-193.04%
TOTAL		100.00%	\$86,158,954	\$86,313,621	\$35,910,999	\$44,688,931	51.78%

## MISSOURI MORTGAGE GUARANTY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



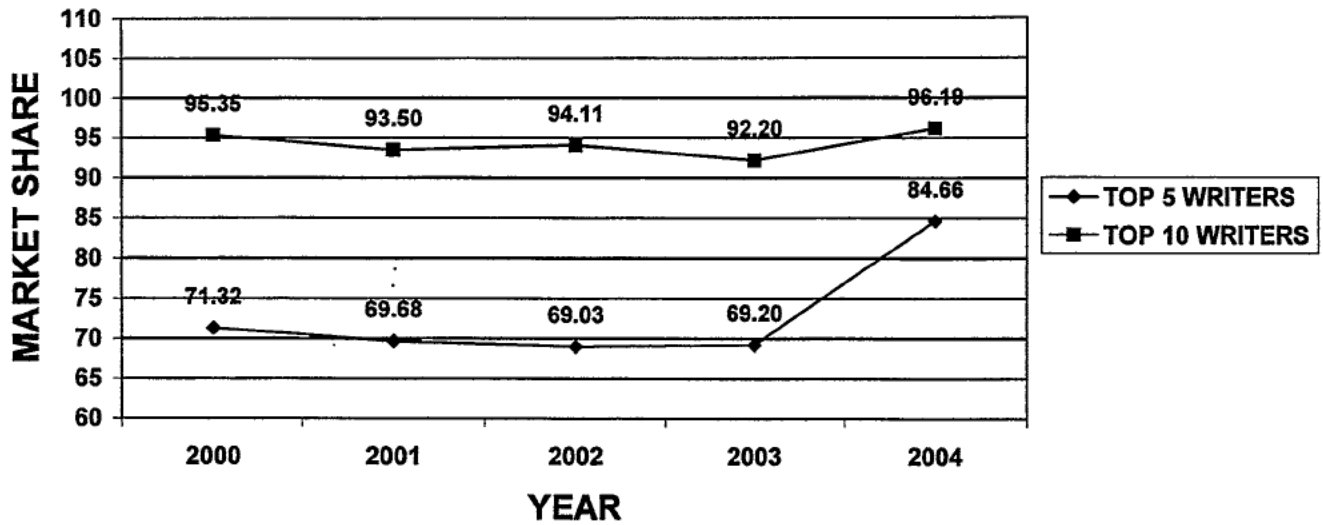


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - TITLE**

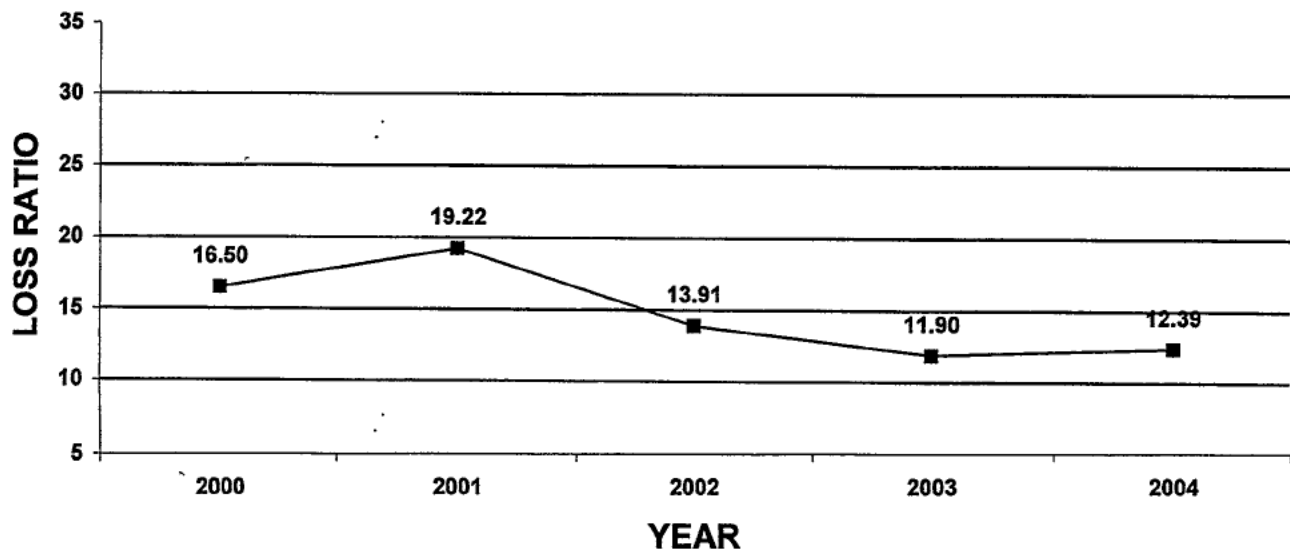
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CHICAGO TITLE INSURANCE CO	63.10%	\$94,251,412	\$14,512,831	\$1,319,719	\$1,223,834	8.43%
2	FIRST AMERICAN TITLE INSURANCE CO	7.06%	\$10,544,291	\$10,203,123	\$1,082,260	\$897,849	8.80%
3	COMMONWEALTH LAND TITLE INS CO	5.84%	\$8,723,177	\$7,438,144	\$2,177,447	\$1,920,515	25.82%
4	FIDELITY NATIONAL TITLE INSURANCE CO	4.67%	\$6,969,458	\$6,794,525	\$609,239	\$362,560	5.34%
5	STEWART TITLE GUARANTY COMPANY	3.99%	\$5,952,769	\$5,550,447	\$1,156,189	\$1,147,610	20.68%
6	OLD REPUBLIC NATIONAL TITLE INS CO	3.37%	\$5,035,017	\$6,195,166	\$747,270	\$979,554	15.81%
7	LAWYERS TITLE INSURANCE CORPORATION	2.83%	\$4,229,427	\$3,961,961	\$508,516	\$565,601	14.28%
8	TICOR TITLE INSURANCE COMPANY OF FLORIDA	2.23%	\$3,335,390	\$3,210,137	\$184,174	\$432,129	13.46%
9	TRANSNATION TITLE INSURANCE COMPANY	2.19%	\$3,272,942	\$3,232,973	\$469,281	\$516,427	15.97%
10	UNITED GENERAL TITLE INSURANCE COMPANY	0.90%	\$1,347,894	\$1,326,825	\$52,702	\$62,012	4.67%
11	TICOR TITLE INSURANCE COMPANY	0.84%	\$1,248,362	\$1,323,168	\$260,071	\$246,837	18.66%
12	LAND TITLE INS CO OF ST LOUIS	0.79%	\$1,173,808	\$1,194,397	\$0	\$0	0.00%
13	SECURITY UNION TITLE INS CO	0.77%	\$1,153,457	\$1,131,486	\$51,230	\$6,240	0.55%
14	GUARANTEE TITLE INSURANCE COMPANY	0.66%	\$979,286	\$807,619	\$130,296	\$33,285	4.12%
15	COLUMBIAN NATIONAL TITLE INSURANCE CO	0.61%	\$910,444	\$822,783	\$4,449	\$20,729	2.52%
16	INVESTORS TITLE INSURANCE COMPANY	0.15%	\$223,363	\$203,777	\$0	\$0	0.00%
17	FIRST AMERICAN TITLE INSURANCE COMPANY OF 1	0.01%	\$7,524	\$7,261	\$0	\$0	0.00%
<b>TOTAL</b>		<b>100.00%</b>	<b>\$149,358,021</b>	<b>\$67,916,623</b>	<b>\$8,752,843</b>	<b>\$8,415,182</b>	<b>12.39%</b>

## MISSOURI TITLE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

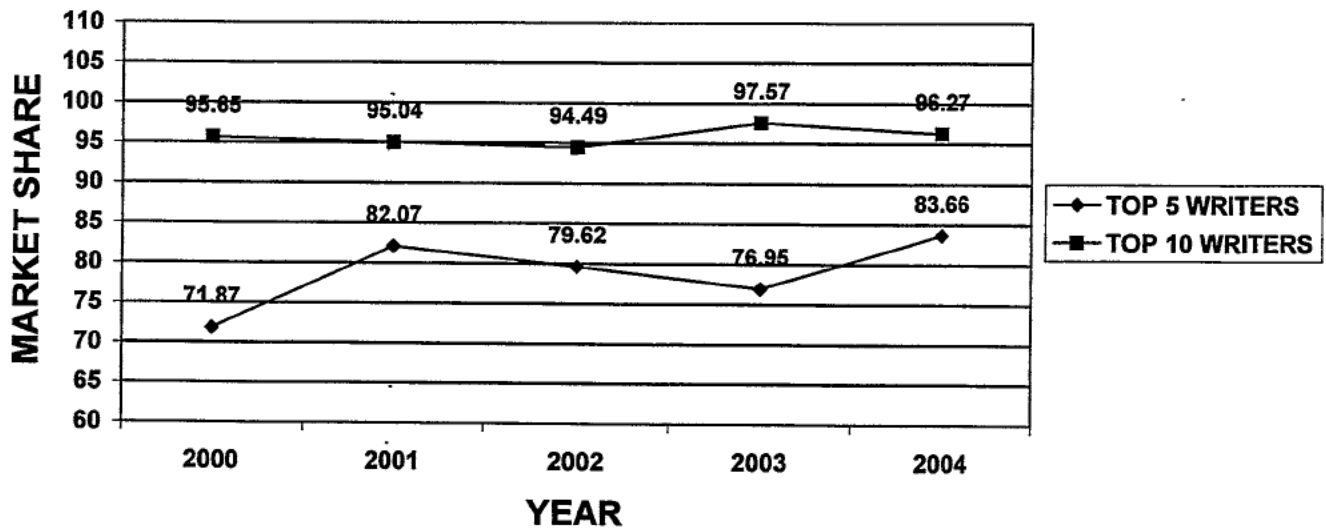


**2004 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PROFESSIONAL LIABILITY (excluding Lawyers Malpractice & Real Estate Malpractice)**

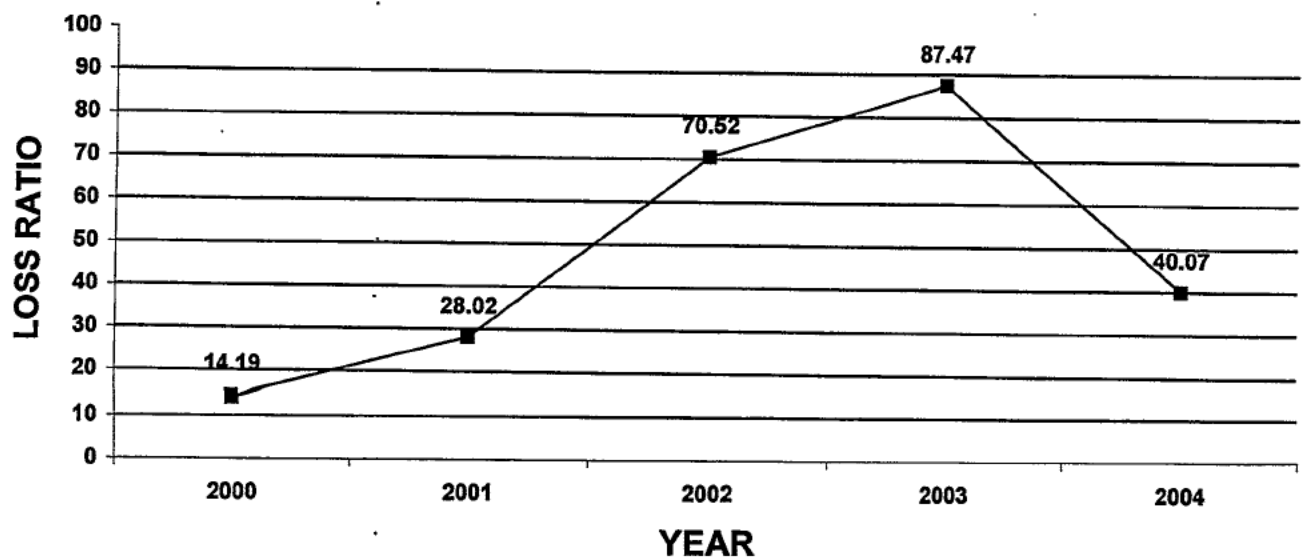
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FEDERAL INSURANCE COMPANY	39.97%	\$26,356,360	\$27,746,114	\$6,076,106	\$9,353,263	33.71%
2	EXECUTIVE RISK INDEMNITY INC	16.47%	\$10,862,174	\$10,520,305	\$165,080	-\$129,074	-1.23%
3	ST PAUL MERCURY INSURANCE COMPANY	13.31%	\$8,775,428	\$8,137,047	\$829,465	\$3,833,585	47.11%
4	ST PAUL FIRE & MARINE INSURANCE CO	7.42%	\$4,891,282	\$4,461,393	\$411,944	\$3,832,396	85.90%
5	GREAT AMERICAN INSURANCE COMPANY	5.12%	\$3,376,878	\$3,530,360	\$172,894	\$1,228,812	34.81%
6	WESTPORT INSURANCE CORPORATION	5.08%	\$3,346,932	\$3,571,892	\$1,386,812	-\$440,436	-12.33%
7	UNITED STATES LIABILITY INSURANCE CO	2.43%	\$1,601,474	\$1,619,040	\$294,550	\$519,040	32.06%
8	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	2.38%	\$1,570,954	\$1,042,277	\$219,296	-\$497,635	-47.74%
9	LIBERTY INSURANCE UNDERWRITERS INC.	1.92%	\$1,264,367	\$1,270,358	\$74,502	\$1,339,321	105.43%
10	KANSAS BANKERS SURETY COMPANY THE	1.52%	\$1,003,978	\$994,087	\$1,246,330	\$1,437,046	144.56%
11	CAMICO MUTUAL INSURANCE COMPANY	1.00%	\$658,290	\$522,404	\$0	\$14,549	2.79%
12	NEW HAMPSHIRE INSURANCE COMPANY	0.99%	\$649,879	\$438,004	\$16,852	\$111,346	25.42%
13	AMERICAN HOME ASSURANCE COMPANY	0.75%	\$492,032	\$448,751	\$186,745	\$198,658	44.27%
14	EMPLOYERS REINSURANCE CORPORATION	0.49%	\$322,641	\$323,501	\$864,328	\$250,987	77.58%
15	PROGRESSIVE CASUALTY INSURANCE CO	0.34%	\$222,210	\$161,173	\$175,000	\$87,975	54.58%
16	HORACE MANN INSURANCE COMPANY	0.28%	\$184,450	\$176,868	\$2,650	\$67,768	38.32%
17	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.21%	\$138,506	\$133,039	\$69,640	\$19,286	14.50%
18	SECURITY INSURANCE COMPANY OF HARTFORD	0.12%	\$76,400	\$341,359	\$3,662,927	\$2,344,603	686.84%
19	UNITED STATES FIDELITY & GUARANTY CO	0.04%	\$28,313	\$27,368	\$0	\$47,346	173.00%
20	MARKEL INSURANCE COMPANY	0.03%	\$18,207	\$12,337	\$0	\$10,931	88.60%
21	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.02%	\$15,501	\$11,494	\$0	\$0	0.00%
22	LIBERTY MUTUAL FIRE INSURANCE CO	0.02%	\$13,415	\$14,577	\$0	\$0	0.00%
23	NORTHLAND INSURANCE COMPANY	0.02%	\$12,853	\$17,202	\$221,504	\$66,499	386.58%
24	WAUSAU UNDERWRITERS INS CO	0.02%	\$11,049	\$7,881	\$0	\$0	0.00%
25	FIDELITY & GUARANTY INS UNDERWRITERS	0.01%	\$7,461	\$7,476	\$0	\$7,835	104.80%
26	WAUSAU BUSINESS INSURANCE COMPANY	0.01%	\$7,010	\$5,776	\$0	\$0	0.00%
27	GRANITE STATE INSURANCE COMPANY	0.01%	\$6,919	\$41,486	\$1,155,846	-\$332,483	-801.43%
28	FIDELITY AND GUARANTY INSURANCE COMPANY	0.01%	\$6,230	\$9,542	\$0	\$13,741	144.01%
29	ST PAUL GUARDIAN INSURANCE COMPANY	0.01%	\$5,325	\$5,689	\$9,500	-\$54,565	-959.13%
30	LIBERTY INSURANCE CORPORATION	0.01%	\$4,008	\$4,336	\$0	\$0	0.00%
31	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$2,884	\$1,923	\$0	\$845	43.94%
32	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$1,989	\$2,339	\$0	\$0	0.00%
33	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$86,446	\$85,446	N/A
34	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$0	\$0	\$792,840	\$2,917,677	N/A
35	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$0	\$41	N/A
36	DISCOVER PROPERTY AND CASUALTY INSURANCE	0.00%	\$0	\$3,392	\$0	\$0	0.00%
37	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$595,996	-\$36,437	N/A
38	GREAT AMERICAN ALLIANCE INSURANCE COMPAN	0.00%	\$0	\$0	\$0	\$18,678	N/A
39	PACIFIC INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A
40	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$1,342	\$0	-\$24,720	-1842.03%
41	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$82	\$0	\$0	0.00%
42	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$23,484	\$0	\$8,737	37.20%
TOTAL		100.00%	\$65,935,399	\$65,635,698	\$18,717,253	\$26,301,057	40.07%

**MISSOURI PROFESSIONAL LIABILITY INSURANCE**  
**(Excluding Lawyers Malpractice & Real Estate Malpractice)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

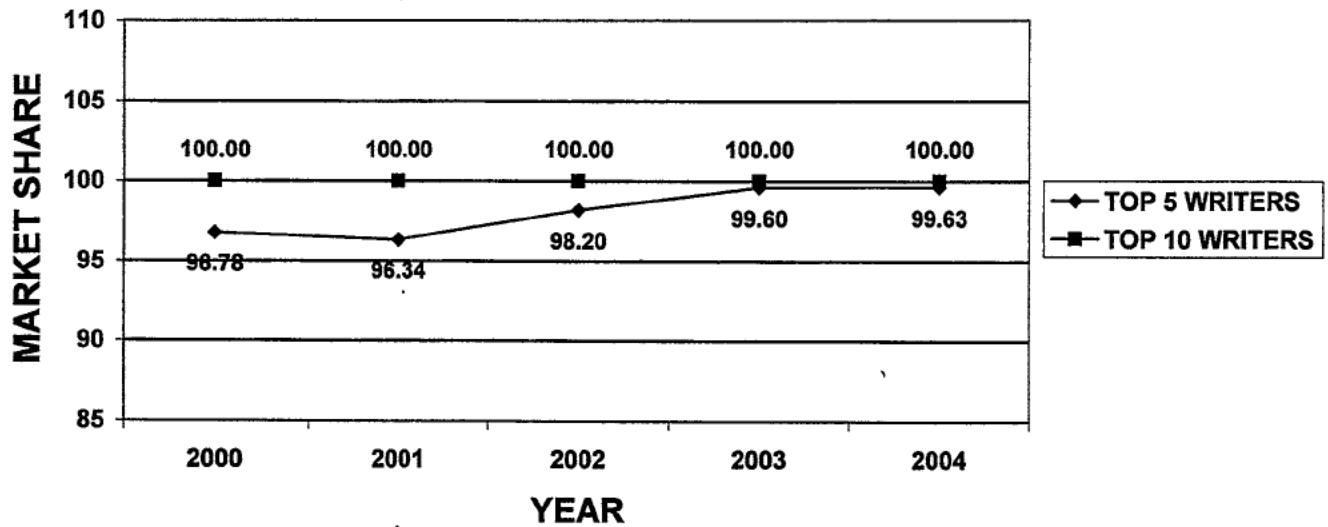


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - LAWYERS MALPRACTICE**

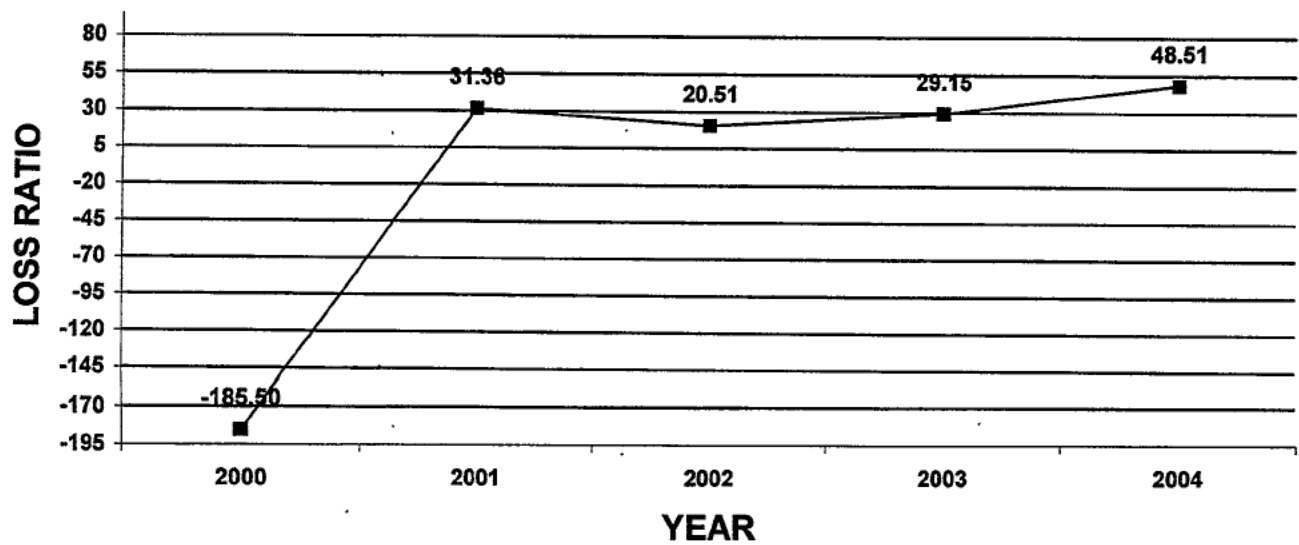
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	BAR PLAN MUTUAL INSURANCE CO THE	85.23%	\$12,391,961	\$12,247,352	\$1,902,337	\$5,258,885	42.94%
2	PROFESSIONALS DIRECT INSURANCE COMPANY	6.61%	\$960,854	\$1,103,020	\$16,085	\$497,895	45.14%
3	CONTINENTAL CASUALTY COMPANY	3.84%	\$559,052	-\$644,357	\$197,078	\$149,823	-23.25%
4	GREAT AMERICAN INSURANCE COMPANY	2.21%	\$321,572	\$320,383	\$48,750	\$156,146	48.74%
5	ST PAUL FIRE & MARINE INSURANCE CO	1.74%	\$252,401	\$265,995	-\$217,764	-\$199,829	-75.13%
6	MINNESOTA LAWYERS MUTUAL INSURANCE COMP/	0.37%	\$54,016	\$50,707	\$0	\$18,116	35.73%
7	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	-\$3,600	\$3,144	N/A
8	INTERLEX INSURANCE COMPANY	0.00%	\$0	\$0	\$1,109,500	\$630,250	N/A
9	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	-\$42,163	N/A
TOTAL		100.00%	\$14,539,856	\$13,343,100	\$3,052,386	\$6,472,267	48.51%

## MISSOURI LAWYERS MALPRACTICE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

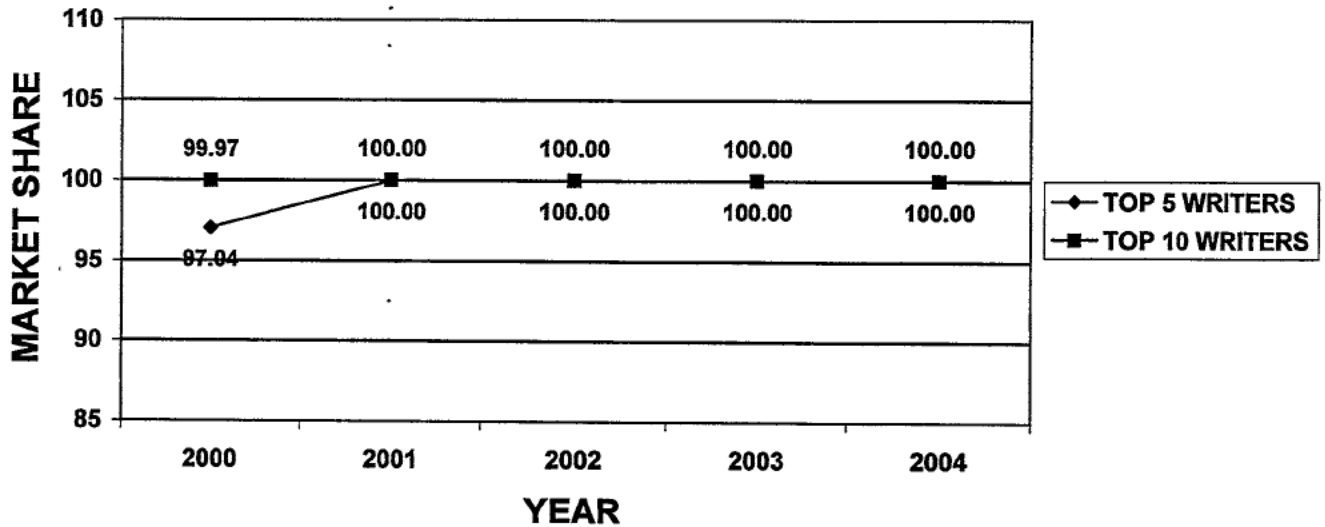


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - REAL ESTATE MALPRACTICE**

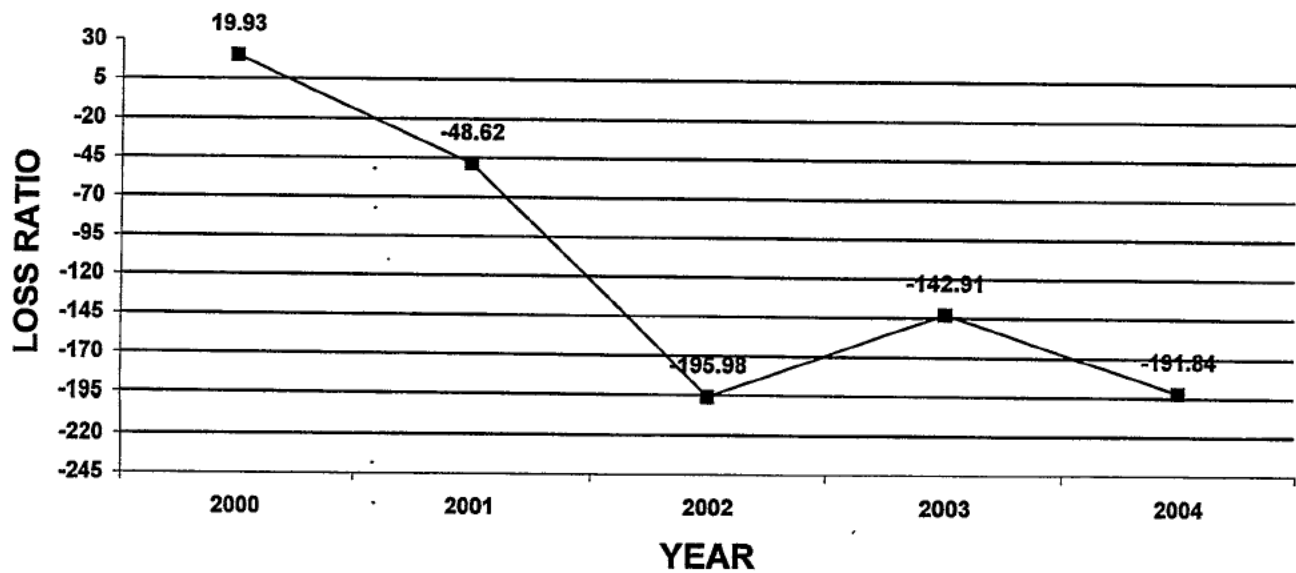
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CONTINENTAL CASUALTY COMPANY	73.92%	\$1,622,570	-\$1,073,531	\$33,209	\$633,500	-59.01%
2	LIBERTY INSURANCE UNDERWRITERS INC.	11.13%	\$244,360	\$225,307	\$0	\$225,099	99.91%
3	ST PAUL FIRE & MARINE INSURANCE CO	10.01%	\$219,725	\$212,461	\$0	\$65,009	30.60%
4	UNITED STATES LIABILITY INSURANCE CO	4.43%	\$97,161	\$86,438	\$14,700	\$12,857	14.87%
5	WESTPORT INSURANCE CORPORATION	0.52%	\$11,329	\$12,090	\$0	\$0	0.00%
6	COMMERCIAL GUARANTY CASUALTY INSURANCE C	0.00%	\$0	\$0	\$0	\$1,992	N/A
7	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	\$92,717	N/A
8	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$534	N/A
TOTAL		100.00%	\$2,195,145	-\$537,235	\$47,909	\$1,030,640	-191.84%

## MISSOURI REAL ESTATE MALPRACTICE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



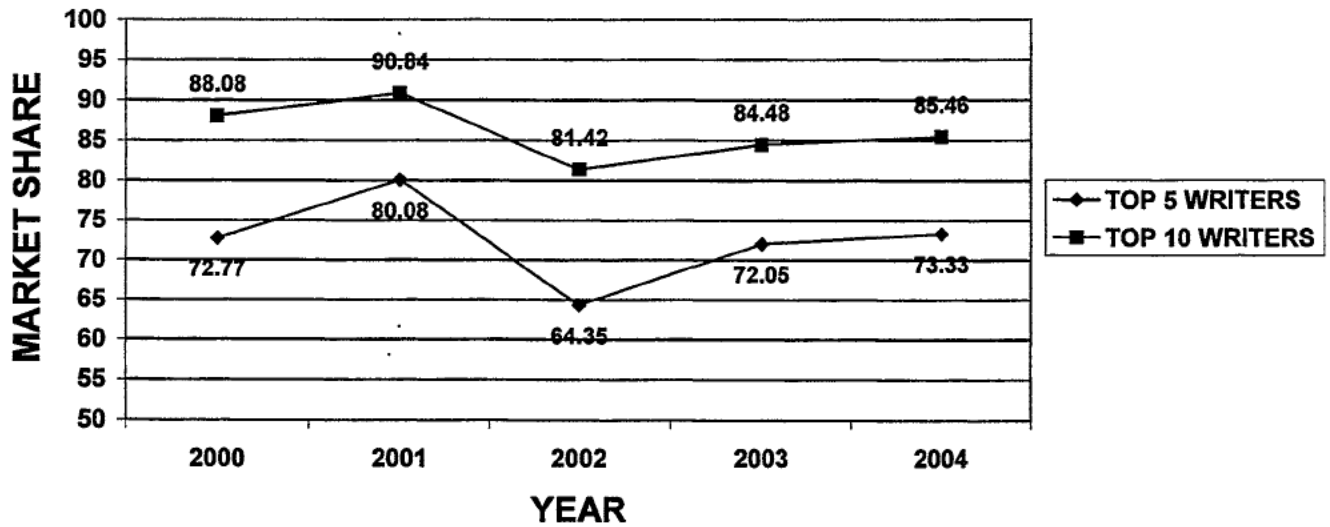


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - UMBRELLA**

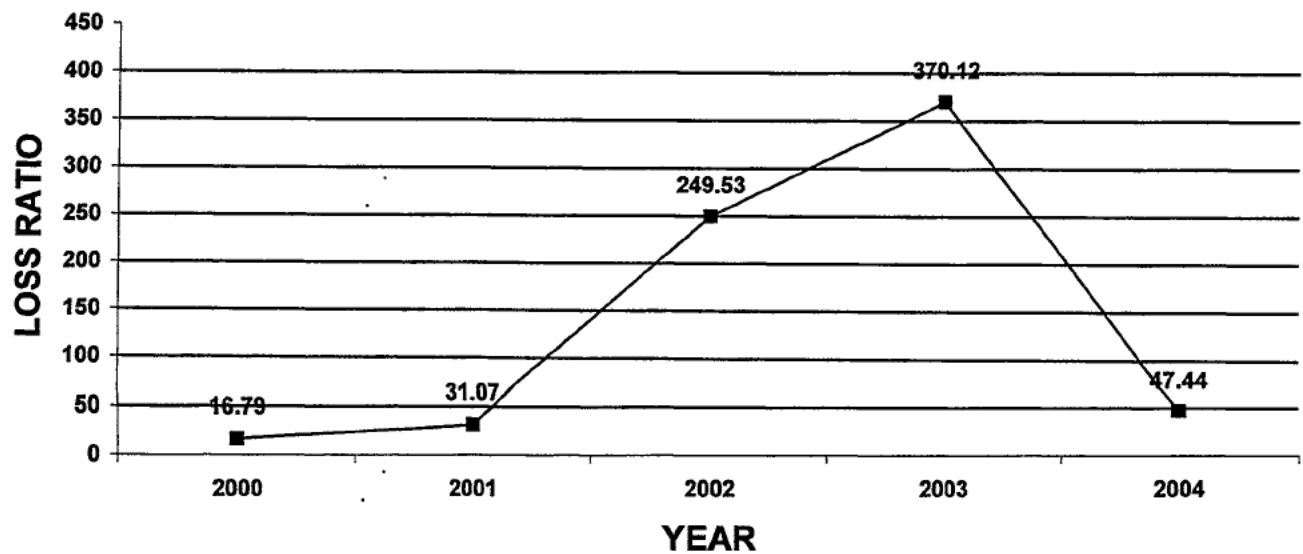
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INSURANCE COMPANY OF PIT	32.44%	\$13,402,531	\$12,107,286	-\$5,537,341	\$2,062,423	17.03%
2	FEDERAL INSURANCE COMPANY	20.82%	\$8,601,369	\$8,925,205	\$5,200,775	\$1,194,452	13.38%
3	OHIO CASUALTY INSURANCE COMPANY	9.07%	\$3,746,761	\$3,658,132	\$3,999,500	-\$273,771	-7.48%
4	HARTFORD CASUALTY INS CO	6.11%	\$2,523,752	\$2,401,991	\$0	\$534,302	22.24%
5	AMERICAN HOME ASSURANCE COMPANY	4.88%	\$2,017,040	\$887,415	\$15,876,583	\$14,169,311	1596.70%
6	AUTO OWNERS INSURANCE COMPANY	3.37%	\$1,393,436	\$1,315,427	\$400,000	-\$2,095,645	-159.31%
7	LIBERTY MUTUAL INSURANCE COMPANY	2.40%	\$992,825	\$962,662	\$3,578,400	-\$2,733,039	-283.90%
8	FEDERATED SERVICE INSURANCE COMPANY	2.35%	\$969,860	\$895,687	\$0	\$258,778	28.89%
9	LIBERTY MUTUAL FIRE INSURANCE CO	2.13%	\$881,673	\$1,080,048	-\$16,000	\$34,000	3.15%
10	INSURANCE CO OF THE STATE OF PA	1.87%	\$773,112	\$376,641	\$0	\$75,508	20.05%
11	ILLINOIS NATIONAL INSURANCE COMPANY	1.86%	\$767,036	\$454,075	\$0	\$199,582	43.95%
12	NEW HAMPSHIRE INSURANCE COMPANY	1.62%	\$669,347	\$488,297	\$0	\$380,613	77.95%
13	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.49%	\$616,505	\$617,275	\$1,116,173	\$1,063,714	172.32%
14	COLUMBIA NATIONAL INSURANCE COMPANY	1.31%	\$542,655	\$529,682	\$0	\$27,086	5.11%
15	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.25%	\$518,402	\$515,024	\$0	\$609,614	118.37%
16	ARGONAUT GREAT CENTRAL INSURANCE CO	1.04%	\$429,133	\$347,537	\$0	\$0	0.00%
17	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.87%	\$358,277	\$330,874	\$835	\$491,830	148.65%
18	WESTPORT INSURANCE CORPORATION	0.74%	\$305,090	\$325,596	\$900,000	-\$285,829	-87.79%
19	PHARMACISTS MUTUAL INSURANCE COMPANY	0.64%	\$264,676	\$251,885	\$0	-\$2,630	-1.04%
20	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.59%	\$244,725	\$268,067	\$30,000	\$0	0.00%
21	TWIN CITY FIRE INS CO	0.52%	\$214,701	\$326,333	\$87,641	-\$760,314	-232.99%
22	FARMLAND MUTUAL INSURANCE COMPANY	0.51%	\$211,230	\$185,201	\$0	\$64,627	34.90%
23	HARTFORD FIRE INSURANCE COMPANY	0.47%	\$193,763	\$186,662	\$5,260,291	\$3,147,228	1686.06%
24	NATIONWIDE AGRIBUSINESS INS CO	0.37%	\$154,539	\$124,724	-\$1	-\$168,033	-134.72%
25	UNITED STATES LIABILITY INSURANCE CO	0.31%	\$129,681	\$118,108	\$0	\$0	0.00%
26	GRANITE STATE INSURANCE COMPANY	0.25%	\$105,265	\$133,689	\$0	\$23,109	17.29%
27	MARKEL INSURANCE COMPANY	0.24%	\$100,301	\$95,102	\$0	\$25,779	27.11%
28	USAA CASUALTY INSURANCE COMPANY	0.15%	\$63,390	\$58,452	\$0	-\$6,365	-10.89%
29	SELECTIVE INSURANCE CO OF S CAROLINA	0.13%	\$51,858	\$49,710	\$0	\$13,776	27.71%
30	OWNERS INSURANCE COMPANY	0.07%	\$29,422	\$21,260	\$0	\$3,569	16.79%
31	HARTFORD ACCIDENT & INDEMNITY CO	0.04%	\$15,771	\$15,995	\$0	\$6,665	41.67%
32	COLUMBIA MUTUAL INSURANCE CO	0.03%	\$12,418	\$12,169	\$0	\$0	0.00%
33	PROPERTY & CASUALTY INS CO OF HARTFORD	0.02%	\$9,019	\$9,122	\$0	\$3,195	35.03%
34	HARTFORD UNDERWRITERS INSURANCE CO	0.01%	\$4,318	\$5,631	\$0	-\$1,542	-27.38%
35	SELECTIVE INS CO OF THE SOUTHEAST	0.01%	\$3,611	\$3,965	\$0	\$1,138	28.70%
36	AIG CENTENNIAL INSURANCE COMPANY	0.01%	\$3,038	\$4,297	\$0	\$1,331	30.98%
37	LM PROPERTY AND CASUALTY INSURANCE COMPAN	0.00%	\$1,942	\$24,155	\$0	\$0	0.00%
38	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$0	\$0	\$0	\$0	N/A
39	GREAT NORTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,677	N/A
40	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$0	\$13,706	N/A
41	WAUSAU UNDERWRITERS INS CO	0.00%	\$0	\$309	\$0	\$0	0.00%
42	LUMBERMENS MUTUAL CASUALTY CO	0.00%	-\$469	-\$469	\$0	\$0	0.00%
43	AMERICAN MOTORISTS INSURANCE CO	-0.03%	-\$13,301	-\$13,301	-\$800	-\$770	5.79%
TOTAL		100.00%	\$41,308,702	\$38,099,920	\$30,896,056	\$18,075,721	47.44%

## MISSOURI UMBRELLA INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

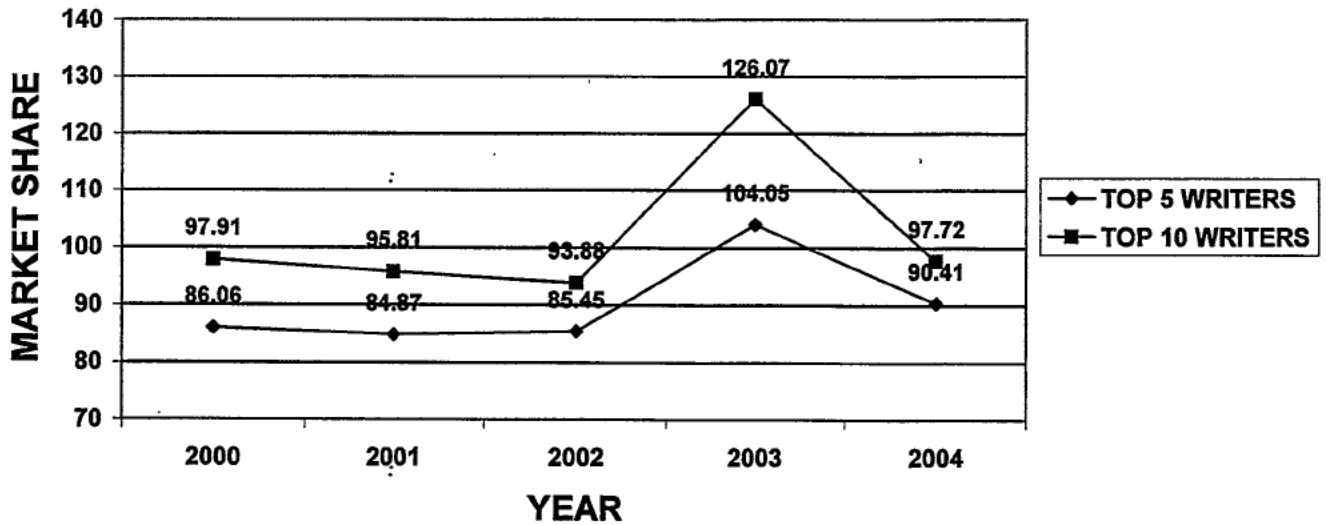


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OTHER SPECIFIC**

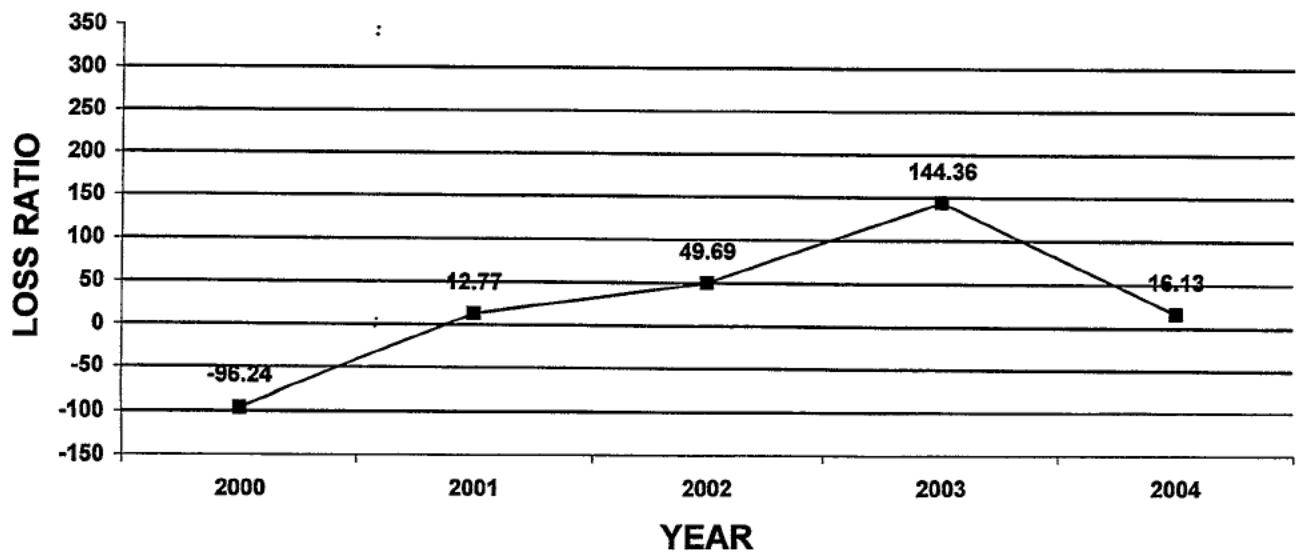
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FEDERATED MUTUAL INSURANCE COMPANY	32.12%	\$2,743,830	\$2,975,626	\$206,044	-\$939,645	-31.58%
2	GREENWICH INSURANCE COMPANY	28.53%	\$2,437,558	\$1,327,996	\$826,218	\$940,595	70.83%
3	AMERICAN NATIONAL PROPERTY & CASUALTY C	20.33%	\$1,737,212	\$1,348,671	\$218,666	\$453,324	33.61%
4	AMERICAN GENERAL INDEMNITY COMPANY	8.23%	\$702,846	\$492,685	\$347,829	\$385,223	78.19%
5	STONEBRIDGE CASUALTY INSURANCE COMPANY	3.85%	\$328,703	\$328,703	\$31,193	\$16,205	4.93%
6	ARAG INSURANCE COMPANY	1.87%	\$160,160	\$160,288	\$39,181	\$82,251	51.31%
7	EXCESS SHARE INSURANCE CORPORATION	1.20%	\$102,946	\$102,946	\$0	\$0	0.00%
8	CPA INSURANCE COMPANY	0.83%	\$71,218	\$71,709	\$6,730	-\$3,464	-4.83%
9	MERCHANTS BONDING CO (MUTUAL)	0.46%	\$39,402	\$37,279	\$11,633	\$40,209	107.86%
10	WEST AMERICAN INSURANCE COMPANY	0.42%	\$35,513	\$35,513	\$0	\$0	0.00%
11	CENTRAL STATES INDEMNITY CO OF OMAHA	0.40%	\$34,373	\$34,330	\$15,170	\$18,004	52.44%
12	BALBOA INSURANCE COMPANY	0.38%	\$32,406	\$19,758	\$33,144	\$22,160	112.16%
13	STANDARD GUARANTY INSURANCE COMPANY	0.35%	\$30,305	\$30,305	\$5,267	\$14,093	46.50%
14	AMERICAN SECURITY INSURANCE COMPANY	0.31%	\$26,405	\$112,949	\$1,610	\$10,736	9.51%
15	AMERICAN BANKERS INS CO OF FLORIDA	0.23%	\$19,574	\$19,725	\$250	-\$1,718	-8.71%
16	OHIO CASUALTY INSURANCE COMPANY	0.14%	\$12,382	\$12,382	\$0	\$0	0.00%
17	BANCINSURE INC	0.14%	\$11,656	\$9,834	\$0	\$0	0.00%
18	AMERICAN FIRE & CASUALTY COMPANY	0.13%	\$11,072	\$11,072	\$0	\$0	0.00%
19	OHIO INDEMNITY COMPANY	0.08%	\$6,779	\$1,403	\$0	\$0	0.00%
20	AMERICAN RELIABLE INSURANCE COMPANY	0.02%	\$1,953	\$405	\$0	-\$241	-59.51%
21	OHIO SECURITY INSURANCE COMPANY	0.00%	\$15	\$15	\$0	\$0	0.00%
22	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPAN	0.00%	\$0	\$0	\$0	-\$214	N/A
23	LYNDON PROPERTY INSURANCE COMPANY	0.00%	\$0	\$68,749	\$54,724	\$42,444	61.74%
24	VOYAGER PROPERTY & CASUALTY INS CO	0.00%	\$0	\$14	\$0	\$0	0.00%
25	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$53,000	-\$16,832	N/A
26	UNITED FINANCIAL CASUALTY COMPANY	-0.03%	-\$2,920	\$36,889	\$102,019	\$104,517	283.33%
27	TOTAL	100.00%	\$8,543,388	\$7,239,246	\$1,952,678	\$1,167,647	16.13%

## MISSOURI OTHER SPECIFIC INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

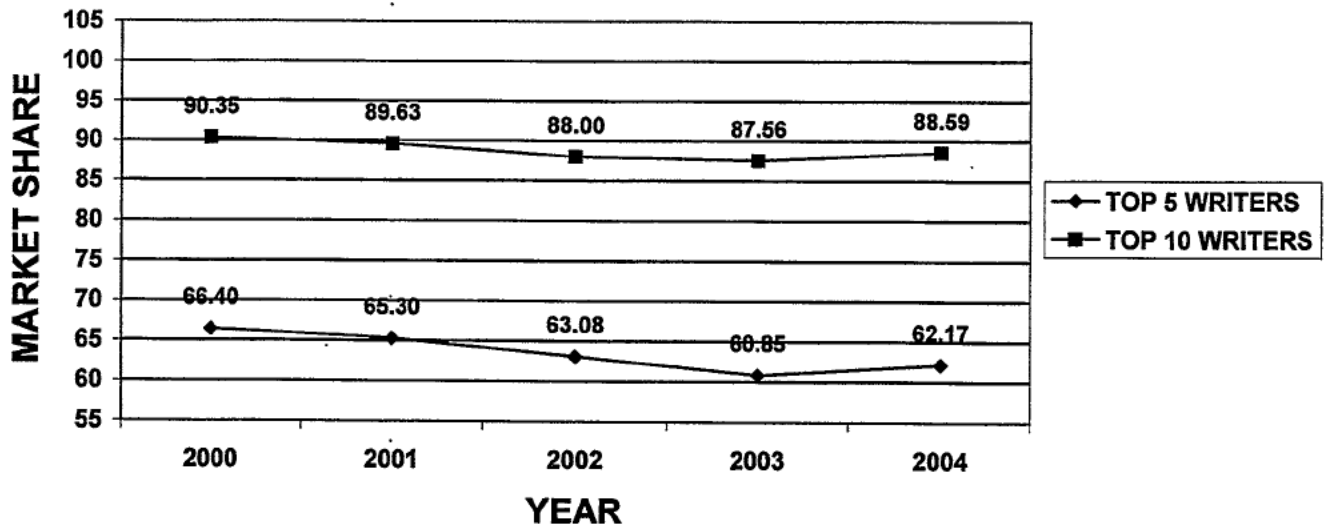


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - NATIONAL FLOOD INSURANCE PROGRAM**

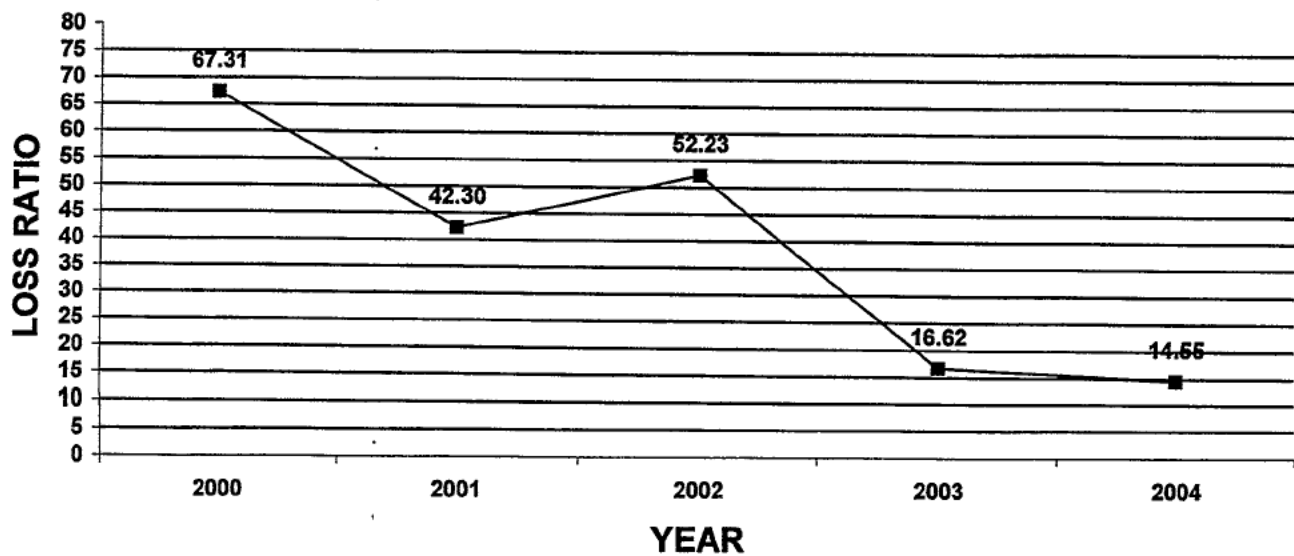
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	HARTFORD FIRE INSURANCE COMPANY	14.26%	\$1,534,395	\$1,455,351	\$23,007	\$23,007	1.58%
2	FIDELITY NATIONAL INSURANCE COMPANY	13.80%	\$1,485,105	\$909,705	\$11,477	\$16,363	1.80%
3	STATE FARM FIRE AND CASUALTY COMPANY	12.71%	\$1,367,335	\$1,301,807	\$323,806	\$361,976	27.81%
4	STANDARD FIRE INSURANCE COMPANY	12.19%	\$1,311,380	\$1,252,464	\$95,036	\$165,036	13.18%
5	AMERICAN BANKERS INS CO OF FLORIDA	9.20%	\$990,306	\$980,341	\$57,201	\$20,397	2.08%
6	AMERICAN FAMILY MUTUAL INS CO	8.86%	\$953,784	\$912,495	\$260,301	\$155,533	17.04%
7	FIRE INSURANCE EXCHANGE	5.84%	\$628,207	\$577,430	\$46,182	\$41,182	7.13%
8	FIDELITY NATIONAL PROPERTY AND CASUALTY INSI	4.37%	\$470,307	\$449,572	\$223,653	\$223,653	49.75%
9	ALLSTATE INSURANCE COMPANY	3.88%	\$416,980	\$380,563	\$60,950	\$35,950	9.45%
10	AMERICAN RELIABLE INSURANCE COMPANY	3.48%	\$374,010	\$362,027	\$27,850	\$27,850	7.69%
11	AUTO OWNERS INSURANCE COMPANY	3.18%	\$342,180	\$320,446	\$151,519	\$151,519	47.28%
12	SELECTIVE INS CO OF THE SOUTHEAST	2.51%	\$269,655	\$243,315	\$131,999	\$108,818	44.72%
13	LIBERTY MUTUAL FIRE INSURANCE CO	0.85%	\$91,540	\$76,363	\$0	\$1,771	2.32%
14	CORNERSTONE NATIONAL INSURANCE COMPANY	0.84%	\$90,275	\$65,819	\$0	\$0	0.00%
15	USAA GENERAL INDEMNITY COMPANY	0.83%	\$89,338	\$85,005	\$26,738	\$29,827	35.09%
16	PHILADELPHIA INDEMNITY INSURANCE CO	0.71%	\$76,167	\$42,086	\$0	\$1,453	3.45%
17	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.69%	\$73,985	\$60,698	\$37,256	\$37,549	61.86%
18	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.46%	\$49,992	\$47,873	\$36,966	\$36,966	77.22%
19	HARLEYSVILLE MUTUAL INSURANCE CO	0.38%	\$41,186	\$31,747	\$3,804	\$3,804	11.98%
20	NATIONAL LLOYDS INSURANCE COMPANY	0.26%	\$27,843	\$24,798	\$0	\$13,500	54.44%
21	AIG NATIONAL INSURANCE COMPANY INC	0.16%	\$17,141	\$13,355	\$3,563	\$3,563	26.68%
22	SERVICE INSURANCE COMPANY	0.15%	\$16,237	\$16,237	\$0	\$0	0.00%
23	CIVIC PROPERTY & CASUALTY CO	0.12%	\$13,371	\$13,725	\$0	\$0	0.00%
24	NEW HAMPSHIRE INSURANCE COMPANY	0.11%	\$11,831	\$11,831	\$0	-\$1,239	-10.47%
25	NATIONAL INTERSTATE INSURANCE COMPANY	0.06%	\$6,665	\$4,039	\$0	\$0	0.00%
26	AMERICAN HOME ASSURANCE COMPANY	0.05%	\$5,395	\$5,395	\$0	-\$149	-2.76%
27	BALBOA INSURANCE COMPANY	0.04%	\$3,945	\$3,945	\$0	\$0	0.00%
28	FIRST AMERICAN PROPERTY & CASUALTY INSURAN	0.03%	\$3,506	\$3,182	\$0	\$0	0.00%
29	VESTA FIRE INSURANCE CORP	0.03%	\$3,364	\$3,358	\$0	\$0	0.00%
30	LM PROPERTY AND CASUALTY INSURANCE COMPAN	0.01%	\$1,225	\$12,411	\$0	-\$1,409	-11.35%
31	CENTURY-NATIONAL INSURANCE COMPANY	0.01%	\$1,174	\$2,131	\$0	\$0	0.00%
32	BANKERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$112	N/A
33	OMAHA PROPERTY AND CASUALTY INS CO	-0.08%	-\$8,592	\$467,997	\$60,933	\$18,247	3.90%
TOTAL		100.00%	\$10,759,232	\$10,137,511	\$1,582,241	\$1,475,055	14.55%

## MISSOURI NATIONAL FLOOD INSURANCE PROGRAM

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

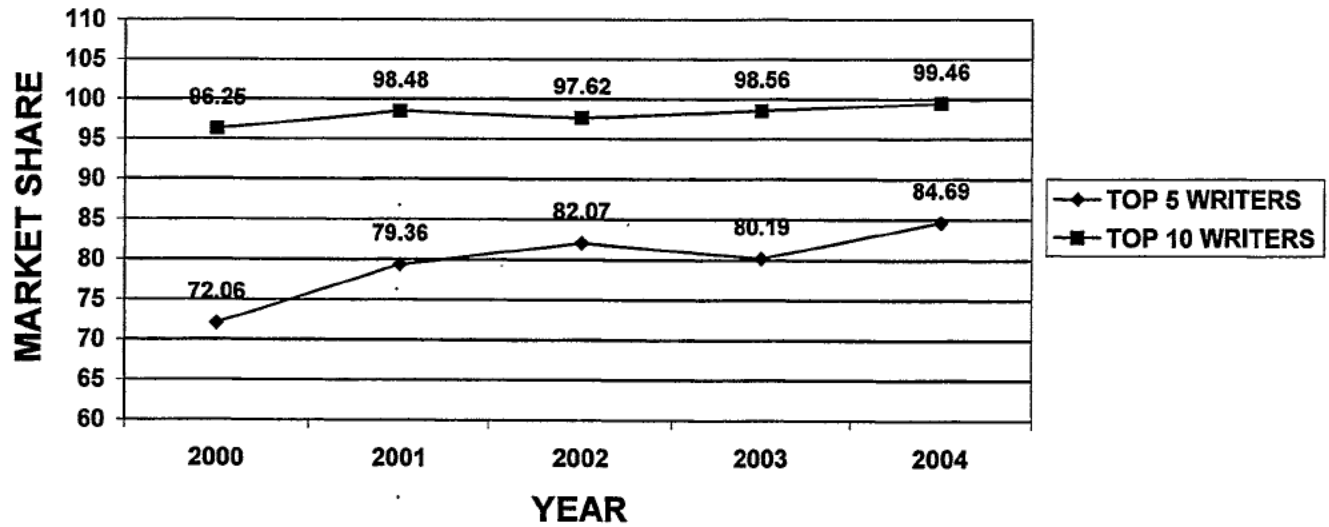


**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FEDERAL CROP INSURANCE CORPORATION**

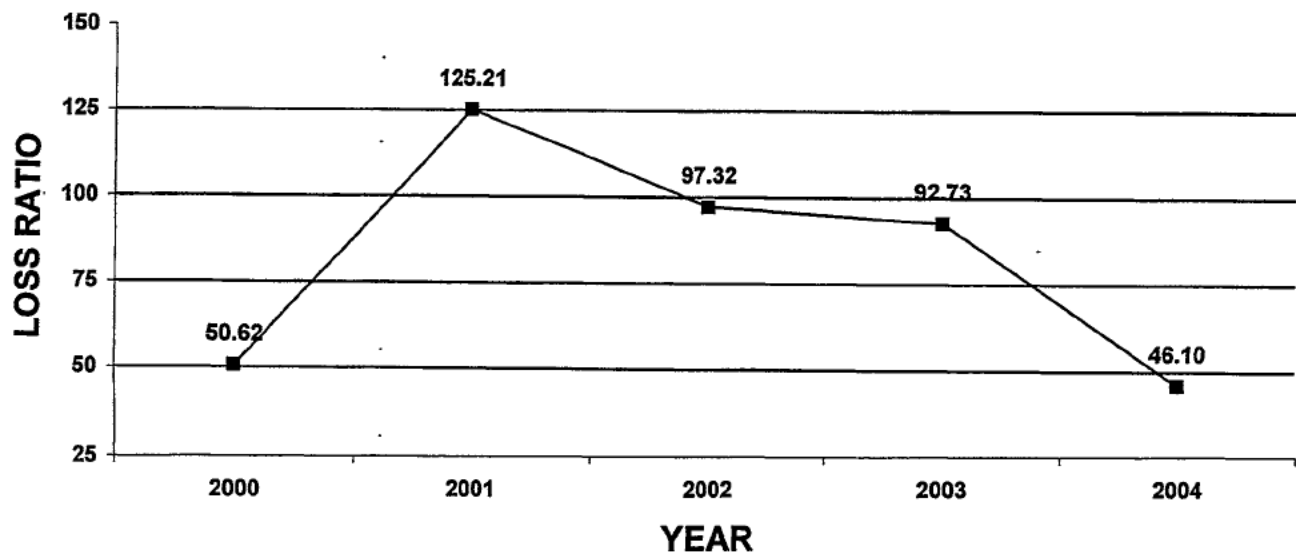
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GREAT AMERICAN INSURANCE COMPANY OF NEW YI	34.24%	\$21,517,079	\$21,510,300	\$9,940,281	\$9,980,359	46.40%
2	AGRI GENERAL INSURANCE COMPANY	17.37%	\$10,915,066	\$10,906,455	\$3,730,892	\$1,565,333	14.35%
3	RURAL COMMUNITY INSURANCE COMPANY	16.02%	\$10,070,078	\$12,291,263	\$11,974,952	\$11,648,994	94.77%
4	FARMERS MUTUAL HAIL INS CO OF IOWA	10.39%	\$6,532,184	\$6,538,968	\$1,352,197	\$349,108	5.34%
5	FARMERS ALLIANCE MUTUAL INS CO	6.67%	\$4,188,998	\$4,188,998	\$4,188,998	\$4,188,998	100.00%
6	FIREMANS FUND INSURANCE COMPANY	4.69%	\$2,947,442	\$2,947,442	\$7,442,547	\$323,827	10.99%
7	PRODUCERS AGRICULTURE INSURANCE COMPANY	4.46%	\$2,805,006	\$2,805,006	\$331,805	\$461,035	16.44%
8	AMERICAN AGRICULTURAL INSURANCE CO	3.45%	\$2,170,083	\$2,170,083	\$267,824	\$114,114	5.26%
9	HARTFORD CASUALTY INS CO	1.44%	\$906,543	\$862,868	\$53,841	\$348,989	40.45%
10	STATE FARM FIRE AND CASUALTY COMPANY	0.72%	\$455,274	\$455,274	\$293,397	\$293,397	64.44%
11	OCCIDENTAL FIRE & CAS CO OF NC	0.32%	\$202,388	\$202,388	\$6,503	\$6,503	3.21%
12	NATIONAL FARMERS UNION PRO & CAS CO	0.21%	\$132,727	\$133,976	\$1,294	\$17,061	12.73%
13	CONVERIUM INSURANCE (NORTH AMERICA) INC	0.00%	\$1,365	\$1,365	\$7,166	-\$22,654	-1659.63%
14	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPA	0.00%	\$0	\$0	\$695,391	\$695,391	N/A
TOTAL		100.00%	\$62,844,233	\$65,014,386	\$40,287,188	\$29,970,455	46.10%

## MISSOURI FEDERAL CROP INSURANCE PROGRAM

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**TOTAL  
MEDICAL MALPRACTICE  
INSURANCE**

**2004 PROPERTY/CASUALTY INSURANCE  
TOTAL MEDICAL MALPRACTICE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI PHYSICIANS MUTUAL	18.35%	\$37,717,350	\$33,773,458	\$1,684,500	\$12,398,487	36.71%
2	MEDICAL ASSURANCE CO INC THE	17.07%	\$35,084,138	\$36,249,631	\$9,043,043	\$13,173,248	36.34%
3	MISSOURI HOSPITAL PLAN	16.19%	\$33,274,256	\$29,965,628	\$11,639,817	\$18,331,321	61.17%
4	MEDICAL PROTECTIVE COMPANY	9.34%	\$19,203,530	\$22,841,041	\$7,746,913	\$1,059,314	4.64%
5	INTERMED INSURANCE COMPANY	6.41%	\$13,179,120	\$16,198,753	\$13,644,500	\$15,929,238	98.34%
6	HEALTH CARE INDEMNITY INC	4.53%	\$9,309,187	\$9,309,187	\$38,438	\$4,104,437	44.09%
7	MEDICAL LIABILITY ALLIANCE	4.04%	\$8,296,402	\$5,886,947	\$595,684	\$1,140,687	19.38%
8	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIAT	3.94%	\$8,102,880	\$4,598,253	\$0	\$2,346,000	51.02%
9	DOCTORS COMPANY AN INTERINS EXCHANGE	3.70%	\$7,610,102	\$9,580,660	\$2,208,750	\$4,731,306	49.38%
10	FIRST SPECIALTY INSURANCE CORPORATION	1.71%	\$3,510,672	\$3,366,330	\$0	\$5,556,513	-165.06%
11	MID CENTURY INSURANCE COMPANY	1.50%	\$3,073,610	\$3,864,922	\$0	\$0	0.00%
12	AMERICAN CASUALTY CO OF READING PA	1.20%	\$2,476,123	\$2,241,102	\$821,905	\$2,728,603	121.75%
13	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.12%	\$2,311,321	\$2,352,445	\$4,788,519	\$3,081,493	130.99%
14	PREFERRED PHYSICIANS MEDICAL RRG INC	1.07%	\$2,198,349	\$2,167,678	\$0	\$617,328	28.48%
15	NATIONAL UNION FIRE INSURANCE COMPANY OF PIT	1.02%	\$2,098,336	\$1,911,519	\$562,910	\$872,127	45.62%
16	CONTINENTAL CASUALTY COMPANY	1.02%	\$2,098,234	\$1,333,072	\$892,203	\$3,520,952	-264.12%
17	CINCINNATI INS CO THE	0.88%	\$1,803,594	\$1,955,423	\$1,629,073	\$136,123	6.96%
18	TIG INSURANCE COMPANY	0.83%	\$1,703,701	\$2,768,447	\$2,061,167	\$174,269	-6.29%
19	NCMIC INSURANCE COMPANY	0.80%	\$1,636,413	\$2,008,392	\$273,125	\$582,646	29.01%
20	KANSAS MEDICAL MUTUAL INS CO	0.74%	\$1,515,915	\$1,515,915	\$100,897	\$3,611,869	238.26%
21	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	0.67%	\$1,372,534	\$804,660	\$0	\$0	0.00%
22	TRUCK INSURANCE EXCHANGE	0.64%	\$1,314,955	\$1,897,926	\$2,428,851	\$6,132,834	323.13%
23	CHICAGO INSURANCE COMPANY	0.63%	\$1,288,366	\$1,265,492	\$18,809,595	\$16,353,811	1292.29%
24	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.43%	\$885,991	\$313,901	\$0	\$138,399	44.09%
25	PODIATRY INSURANCE COMPANY OF AMERICA A MU	0.36%	\$745,270	\$709,539	\$402,500	\$821,273	115.75%
26	ZURICH AMERICAN INSURANCE COMPANY	0.33%	\$682,325	\$936,113	\$5,372,500	\$1,934,716	206.68%
27	GULF INSURANCE COMPANY	0.26%	\$533,328	\$502,062	\$43,500	\$-21,298	-4.24%
28	ISMIE MUTUAL INSURANCE COMPANY	0.26%	\$529,869	\$280,391	\$0	\$181,526	64.74%
29	PHARMACISTS MUTUAL INSURANCE COMPANY	0.18%	\$378,102	\$374,397	\$86,515	\$53,223	14.22%
30	EXECUTIVE RISK INDEMNITY INC	0.18%	\$373,467	\$417,349	\$1,100,619	\$453,417	108.64%
31	ACE AMERICAN INSURANCE COMPANY	0.14%	\$284,480	\$229,338	\$38,000	\$548,914	239.35%
32	CHURCH MUTUAL INSURANCE COMPANY	0.08%	\$164,038	\$182,642	\$0	\$-59	-0.03%
33	GRANITE STATE INSURANCE COMPANY	0.06%	\$132,475	\$125,151	\$0	\$36,150	28.89%
34	AMERICAN ALTERNATIVE INS CORP	0.06%	\$119,119	\$105,466	\$0	\$-21,705	-20.58%
35	AMCO INSURANCE COMPANY	0.04%	\$90,515	\$239,076	\$85,000	\$95,906	40.12%
36	STATE FARM FIRE AND CASUALTY COMPANY	0.04%	\$78,172	\$37,363	\$0	\$0	0.00%
37	AMERICAN INSURANCE COMPANY THE	0.04%	\$76,405	\$60,256	\$0	\$-2,432	-4.04%
38	AMERICAN HOME ASSURANCE COMPANY	0.03%	\$69,109	\$84,578	\$0	\$26,092	30.85%
39	FORTRESS INSURANCE COMPANY	0.03%	\$64,109	\$265,610	\$20,000	\$3,526	1.33%
40	WESTPORT INSURANCE CORPORATION	0.03%	\$61,473	\$51,290	\$0	\$10,782	21.02%
41	ST PAUL FIRE & MARINE INSURANCE CO	0.02%	\$50,859	\$95,265	\$10,711,140	\$4,939,642	5185.16%
42	DARWIN NATIONAL ASSURANCE COMPANY	0.02%	\$38,845	\$4,788	\$0	\$2,054	42.90%
43	GENERAL INSURANCE CO OF AMERICA	0.01%	\$14,448	\$14,460	\$0	\$-14,491	-100.21%
44	ST PAUL MERCURY INSURANCE COMPANY	0.01%	\$12,041	\$18,359	\$52,000	\$-237,301	-1292.56%
45	SECURITY INSURANCE COMPANY OF HARTFORD	0.01%	\$11,668	\$22,639	\$0	\$-449	-1.98%
46	PACO ASSURANCE COMPANY INC	0.01%	\$10,520	\$7,881	\$0	\$37	0.47%
47	TRAVELERS PROPERTY CASUALTY COMPANY OF AM	0.00%	\$19	\$12	\$0	\$2,870	23916.67%
48	AMERICAN EQUITY SPECIALTY INSURANCE COMPAN	0.00%	\$0	\$0	\$15,000	\$-102,395	N/A
49	NATIONAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$-40,190	N/A
50	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$0	\$486	\$0	\$-1,751	-360.29%
51	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
52	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$20,433	N/A
53	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$-92,615	N/A
54	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$-3,800	N/A
55	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$0	\$0	\$-208	N/A
56	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$-288	N/A
57	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$-67	N/A
58	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$-44,221	N/A
59	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	\$-19,659	N/A
60	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$1,550,000	\$-388,493	N/A

**2004 PROPERTY/CASUALTY INSURANCE  
TOTAL MEDICAL MALPRACTICE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$88,250	-\$213,757	N/A
62	AIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$8,034	N/A
63	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$321	N/A
64	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,278	N/A
65	COMMERCIAL GUARANTY CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$150,000	-\$850,000	N/A
66	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$0	\$4	\$0	\$3,055	76375.00%
67	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$4,279,230	\$635,999	N/A
68	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$574	N/A
69	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$1,396	N/A
70	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,886	N/A
71	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$1,688,300	\$687,300	N/A
72	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$0	\$3	N/A
73	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$144	N/A
74	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$10,000	N/A
75	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$9,196,609	N/A
76	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$26	N/A
77	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	\$0	\$0	\$0	\$10,493	N/A
78	TWIN CITY FIRE INS CO	0.00%	\$0	\$0	\$0	-\$6,707	N/A
79	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$0	\$2,584,487	\$890,273	N/A
80	MISSOURI PHYSICIANS ASSOCIATES	0.00%	\$0	\$0	\$200,000	-\$704,638	N/A
81	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$2,656,262	\$1,473,449	N/A
82	OHIC INSURANCE COMPANY	0.00%	\$0	\$0	\$129,963	\$1,491,946	N/A
83	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$707	N/A
84	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$615	N/A
85	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$288	N/A
86	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$18,492	N/A
87	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$0	N/A
88	LUMBERMENS MUTUAL CASUALTY CO	0.00%	-\$1,561	\$800	\$0	\$505,141	63142.63%
89	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$3,045	-\$3,038	\$0	-\$80,591	2652.76%
<b>TOTAL</b>		<b>100.00%</b>	<b>\$205,581,129</b>	<b>\$202,933,059</b>	<b>\$110,223,156</b>	<b>\$100,983,894</b>	<b>49.76%</b>

**TOTAL  
HOMEOWNERS  
INSURANCE**

**2004 PROPERTY/CASUALTY INSURANCE  
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY COMPANY	24.46%	\$252,591,183	\$244,764,212	\$136,077,414	\$150,925,048	61.66%
2	AMERICAN FAMILY MUTUAL INS CO	22.65%	\$233,927,646	\$217,236,612	\$119,543,544	\$117,953,884	54.30%
3	SHELTER MUTUAL INSURANCE CO	6.27%	\$64,799,832	\$62,749,840	\$35,876,164	\$35,729,663	56.94%
4	SAFECO INSURANCE CO OF AMERICA	3.26%	\$33,658,601	\$33,948,305	\$17,150,545	\$16,279,328	45.01%
5	ALLSTATE INDEMNITY COMPANY	3.24%	\$33,503,324	\$29,390,985	\$12,175,443	\$13,323,843	45.33%
6	MID CENTURY INSURANCE COMPANY	3.12%	\$32,261,940	\$31,673,072	\$11,554,941	\$10,783,697	34.05%
7	FIRE INSURANCE EXCHANGE	2.84%	\$29,310,004	\$30,056,164	\$9,805,730	\$8,549,807	28.45%
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.70%	\$27,903,190	\$26,778,206	\$13,195,116	\$14,498,472	54.14%
9	ALLSTATE INSURANCE COMPANY	2.48%	\$25,577,782	\$26,639,329	\$11,435,163	\$11,320,283	42.49%
10	AUTO CLUB FAMILY INSURANCE COMPANY	2.35%	\$24,318,986	\$21,395,258	\$10,529,658	\$10,542,071	49.27%
11	LIBERTY MUTUAL FIRE INSURANCE CO	1.52%	\$15,690,456	\$12,717,362	\$6,523,184	\$7,777,998	61.16%
12	STANDARD FIRE INSURANCE COMPANY	1.46%	\$15,063,511	\$13,414,595	\$7,306,424	\$6,950,619	51.81%
13	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.37%	\$14,153,481	\$13,496,852	\$8,096,164	\$7,369,687	54.60%
14	AMCO INSURANCE COMPANY	1.26%	\$13,008,132	\$11,685,351	\$7,628,172	\$7,764,057	66.44%
15	ALLIED PROPERTY & CASUALTY INS CO	1.08%	\$11,142,590	\$10,632,552	\$5,511,146	\$5,544,628	52.15%
16	AUTO OWNERS INSURANCE COMPANY	1.07%	\$11,087,084	\$10,250,596	\$5,811,515	\$2,742,403	26.75%
17	CAMERON MUTUAL INSURANCE COMPANY	0.97%	\$9,983,302	\$9,570,128	\$6,800,805	\$6,779,498	70.84%
18	HARTFORD UNDERWRITERS INSURANCE CO	0.94%	\$9,712,094	\$9,700,948	\$5,822,059	\$5,014,259	51.69%
19	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.87%	\$8,990,162	\$8,302,066	\$4,506,236	\$4,901,685	59.04%
20	LITITZ MUTUAL INSURANCE COMPANY	0.77%	\$7,951,022	\$7,154,559	\$4,026,154	\$4,449,274	62.19%
21	MIDWESTERN INDEMNITY COMPANY THE	0.73%	\$7,508,860	\$7,244,124	\$5,339,623	\$6,450,127	89.04%
22	GREAT NORTHERN INSURANCE COMPANY	0.71%	\$7,380,219	\$7,187,482	\$17,315,524	\$19,022,206	264.66%
23	AMERICAN AUTOMOBILE INSURANCE CO	0.71%	\$7,354,833	\$6,529,914	\$17,077,157	\$17,578,125	269.19%
24	USAA CASUALTY INSURANCE COMPANY	0.63%	\$6,522,946	\$6,035,537	\$3,216,921	\$3,113,471	51.59%
25	CINCINNATI INS CO THE	0.61%	\$6,266,350	\$6,021,367	\$7,935,698	\$7,950,914	132.04%
26	FOREMOST INSURANCE CO	0.57%	\$5,852,066	\$5,501,222	\$2,274,108	\$2,710,371	49.27%
27	ECONOMY PREMIER ASSURANCE COMPANY	0.54%	\$5,592,903	\$5,910,322	\$3,807,967	\$4,378,598	74.08%
28	COUNTRY MUTUAL INSURANCE COMPANY	0.54%	\$5,591,119	\$4,746,342	\$1,595,847	\$1,198,368	25.25%
29	STATE AUTO PROPERTY & CASUALTY INS CO	0.51%	\$5,248,917	\$4,884,240	\$4,269,595	\$4,624,658	94.69%
30	FIDELITY NATIONAL INSURANCE COMPANY	0.46%	\$4,802,188	\$2,624,603	\$592,719	\$1,044,861	39.81%
31	PROPERTY & CASUALTY INS CO OF HARTFORD	0.46%	\$4,713,225	\$4,041,186	\$2,611,026	\$2,704,823	66.93%
32	METROPOLITAN PROPERTY & CASUALTY INS CO	0.38%	\$3,966,306	\$3,610,640	\$1,480,683	\$1,629,076	45.12%
33	AUTOMOBILE INS CO OF HARTFORD CT	0.37%	\$3,802,471	\$4,055,586	\$2,422,296	\$2,760,804	68.07%
34	FIREMANS FUND INSURANCE COMPANY	0.36%	\$3,749,884	\$3,741,375	\$5,449,476	\$4,638,428	123.98%
35	VIGILANT INSURANCE COMPANY	0.36%	\$3,705,576	\$3,599,117	\$5,701,457	\$5,834,422	162.11%
36	COLUMBIA NATIONAL INSURANCE COMPANY	0.31%	\$3,202,785	\$3,266,548	\$1,219,910	\$876,244	26.82%
37	PACIFIC INDEMNITY COMPANY	0.31%	\$3,197,082	\$3,247,757	\$5,745,074	\$6,128,692	188.71%
38	GLENS FALLS INSURANCE COMPANY THE	0.28%	\$2,877,701	\$4,432,683	\$3,001,726	\$2,827,753	63.79%
39	COLUMBIA MUTUAL INSURANCE CO	0.26%	\$2,701,855	\$2,890,050	\$2,152,557	\$1,909,998	66.09%
40	GUIDEONE MUTUAL INSURANCE COMPANY	0.23%	\$2,391,156	\$2,272,020	\$906,324	\$876,220	38.57%
41	HOMESITE INDEMNITY COMPANY	0.22%	\$2,316,725	\$1,628,451	\$986,934	\$942,742	57.89%
42	HARTFORD CASUALTY INS CO	0.22%	\$2,220,449	\$2,268,592	\$1,784,136	\$1,870,648	82.46%
43	METROPOLITAN GROUP PROP & CAS INS CO	0.21%	\$2,219,321	\$2,131,389	\$1,354,448	\$1,631,810	76.56%
44	CIVIC PROPERTY & CASUALTY CO	0.21%	\$2,136,560	\$2,317,624	\$2,272,666	\$2,135,064	92.12%
45	MILLERS FIRST INSURANCE COMANY	0.20%	\$2,116,805	\$1,994,168	\$1,519,952	\$1,440,979	72.26%
46	MILLERS CLASSIFIED INSURANCE COMPANY	0.19%	\$1,937,921	\$1,855,207	\$805,368	\$725,163	39.09%
47	FARMERS INSURANCE EXCHANGE	0.18%	\$1,887,478	\$2,251,058	\$563,433	\$446,169	19.82%
48	SENTRY INSURANCE A MUTUAL COMPANY	0.18%	\$1,875,497	\$1,640,196	\$685,443	\$721,474	43.99%
49	ALLIANCE INSURANCE COMPANY INC	0.18%	\$1,870,925	\$1,724,648	\$1,790,466	\$2,142,435	124.22%
50	FEDERAL INSURANCE COMPANY	0.18%	\$1,833,819	\$1,814,015	\$2,462,158	\$2,532,281	139.60%
51	ATLANTIC MUTUAL INSURANCE COMPANY	0.17%	\$1,733,135	\$2,209,173	\$4,409,608	\$4,798,312	217.20%
52	NATIONAL CASUALTY COMPANY	0.16%	\$1,651,149	\$1,790,187	\$490,298	\$421,651	23.55%
53	WEST AMERICAN INSURANCE COMPANY	0.15%	\$1,598,911	\$1,678,664	\$1,447,622	\$1,717,313	102.30%
54	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.15%	\$1,576,088	\$278,516	\$938	\$4,837	1.74%
55	SECURA SUPREME INSURANCE COMPANY	0.15%	\$1,503,023	\$1,321,148	\$1,197,247	\$1,253,944	94.91%
56	OWNERS INSURANCE COMPANY	0.14%	\$1,482,923	\$1,219,256	\$502,430	\$273,054	22.40%
57	DEPOSITORS INSURANCE COMPANY	0.14%	\$1,417,657	\$1,339,003	\$536,187	\$651,706	48.67%
58	ENCOMPASS INDEMNITY COMPANY	0.13%	\$1,359,947	\$305,963	\$30,643	\$59,721	19.52%
59	SECURA INSURANCE A MUTUAL COMPANY	0.13%	\$1,352,103	\$1,509,820	\$1,092,025	\$1,065,345	70.56%
60	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.13%	\$1,323,563	\$1,535,520	\$1,187,416	\$1,192,479	77.66%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	AMERICAN INTERNATIONAL INS CO	0.13%	\$1,299,283	\$1,197,630	\$1,566,082	\$1,803,593	150.60%
62	FARMERS ALLIANCE MUTUAL INS CO	0.12%	\$1,220,525	\$1,031,907	\$711,358	\$824,459	79.90%
63	UNION INSURANCE CO OF PROVIDENCE	0.11%	\$1,182,438	\$1,248,136	\$1,038,672	\$819,445	65.65%
64	ARMED FORCES INSURANCE EXCHANGE	0.11%	\$1,125,273	\$915,253	\$658,496	\$672,714	73.50%
65	GENERAL CASUALTY CO OF WISCONSIN	0.10%	\$990,135	\$1,532,507	\$1,402,574	\$1,060,849	69.22%
66	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.09%	\$977,756	\$950,521	\$432,938	\$462,402	48.65%
67	AMICA MUTUAL INSURANCE COMPANY	0.09%	\$972,868	\$802,471	\$646,475	\$983,982	122.62%
68	AMERICAN BANKERS INS CO OF FLORIDA	0.09%	\$886,590	\$1,124,307	\$141,708	\$89,287	7.94%
69	AMEX ASSURANCE COMPANY	0.08%	\$859,151	\$710,881	\$278,539	\$257,688	36.25%
70	ASSOCIATED INDEMNITY CORPORATION	0.08%	\$846,860	\$898,256	\$682,343	\$676,665	75.33%
71	AMERICAN FAMILY HOME INSURANCE COMPANY	0.08%	\$835,967	\$843,807	\$695,464	\$866,170	102.65%
72	TRAVELERS INDEMNITY CO OF AMERICA	0.07%	\$773,395	\$764,742	\$353,132	\$199,404	26.07%
73	TEACHERS INSURANCE COMPANY	0.07%	\$750,945	\$709,399	\$178,002	\$175,084	24.68%
74	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.07%	\$750,059	\$694,368	\$565,477	\$416,309	59.96%
75	AMERICAN INSURANCE COMPANY THE	0.07%	\$742,800	\$1,070,547	\$1,028,911	\$1,158,400	108.21%
76	UNITED FIRE AND CASUALTY COMPANY	0.07%	\$721,201	\$714,087	\$434,531	\$263,419	36.89%
77	BALBOA INSURANCE COMPANY	0.07%	\$693,085	\$758,174	\$321,187	\$235,177	31.02%
78	AMERICAN FIRE & CASUALTY COMPANY	0.07%	\$680,426	\$590,659	\$574,636	\$651,373	110.28%
79	ALLSTATE PROPERTY & CASUALTY INS CO	0.07%	\$677,282	\$29,118	\$3,289	\$3,289	11.30%
80	FEDERATED MUTUAL INSURANCE COMPANY	0.06%	\$613,841	\$592,791	\$265,806	\$340,236	57.40%
81	ELECTRIC INSURANCE COMPANY	0.06%	\$584,144	\$424,560	\$199,184	\$399,234	94.03%
82	SECURITY NATIONAL INSURANCE COMPANY	0.05%	\$525,432	\$558,346	\$431,916	\$372,842	66.78%
83	KEMPER INDEPENDENCE INSURANCE COMPANY	0.05%	\$504,146	\$451,819	\$271,746	\$390,796	86.49%
84	TWIN CITY FIRE INS CO	0.05%	\$495,503	\$510,151	\$362,698	\$269,446	52.82%
85	SENTINEL INSURANCE COMPANY LTD	0.04%	\$457,480	\$149,087	\$6,595	\$7,108	4.77%
86	CENTENNIAL INSURANCE COMPANY	0.04%	\$445,332	\$133,301	\$242,159	\$261,338	196.05%
87	GUIDEONE AMERICA INSURANCE COMPANY	0.04%	\$442,963	\$479,414	\$170,280	\$331,046	69.05%
88	NATIONAL LLOYDS INSURANCE COMPANY	0.04%	\$382,499	\$392,504	\$165,278	\$169,003	43.06%
89	AMERICAN NATIONAL GENERAL INS CO	0.04%	\$379,872	\$407,242	\$231,303	\$99,748	24.49%
90	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03%	\$354,372	\$338,261	\$404,583	\$444,630	131.45%
91	HORACE MANN INSURANCE COMPANY	0.03%	\$335,923	\$339,039	\$339,344	\$289,419	85.36%
92	OHIO CASUALTY INSURANCE COMPANY	0.03%	\$330,084	\$396,330	\$714,182	\$201,603	50.87%
93	AMERICAN RELIABLE INSURANCE COMPANY	0.03%	\$275,409	\$237,031	\$169,906	\$177,168	74.74%
94	ACUITY A MUTUAL INSURANCE COMPANY	0.03%	\$268,700	\$55,305	\$0	\$1,500	2.71%
95	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.02%	\$257,971	\$2,507,921	\$1,130,982	\$805,276	32.11%
96	EMPLOYERS MUTUAL CASUALTY COMPANY	0.02%	\$248,773	\$257,539	\$154,647	\$103,622	40.24%
97	CENTRE INSURANCE COMPANY	0.02%	\$235,121	\$421,427	\$224,409	\$151,303	35.90%
98	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.02%	\$218,868	\$285,146	\$221,482	\$60,107	21.08%
99	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$172,185	\$179,979	\$11,141	\$114,481	63.61%
100	MASSACHUSETTS BAY INS CO	0.02%	\$169,960	\$172,443	\$84,716	\$83,093	48.19%
101	EMPIRE FIRE AND MARINE INSURANCE CO	0.02%	\$160,099	\$52,665	\$0	\$20,402	38.74%
102	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$146,980	\$149,994	\$165,511	\$158,734	105.83%
103	BROTHERHOOD MUTUAL INSURANCE CO	0.01%	\$146,500	\$149,233	\$126,021	\$204,751	137.20%
104	CHURCH MUTUAL INSURANCE COMPANY	0.01%	\$139,363	\$133,978	\$207,748	\$245,489	183.23%
105	HARTFORD FIRE INSURANCE COMPANY	0.01%	\$138,247	\$161,776	\$61,767	\$101,768	62.91%
106	HANOVER INSURANCE COMPANY THE	0.01%	\$116,595	\$136,717	\$151,403	\$245,779	179.77%
107	MUTUALAID EXCHANGE	0.01%	\$110,952	\$100,268	\$33,224	\$45,710	45.59%
108	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$105,280	\$106,362	\$33,401	\$33,300	31.31%
109	AMERICAN SECURITY INSURANCE COMPANY	0.01%	\$87,703	\$84,156	\$26,559	\$26,992	32.07%
110	EXACT PROPERTY & CASUALTY	0.01%	\$79,645	\$98,174	\$30,832	\$14,652	14.92%
111	AEGIS SECURITY INSURANCE COMPANY	0.01%	\$70,490	\$71,114	\$14,656	\$18,156	25.53%
112	AIG CENTENNIAL INSURANCE COMPANY	0.01%	\$52,182	\$76,340	\$20,172	\$19,057	24.96%
113	ROCKFORD MUTUAL INSURANCE COMPANY	0.01%	\$51,695	\$30,187	\$7,665	\$9,665	32.02%
114	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$48,780	\$48,780	\$16,843	\$32,700	67.04%
115	STANDARD GUARANTY INSURANCE COMPANY	0.00%	\$46,909	\$45,224	\$231,796	\$223,311	493.79%
116	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$37,667	\$36,612	\$3,814	-\$32,308	-88.24%
117	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$30,134	\$27,979	\$11,834	\$13,838	49.46%
118	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$16,970	\$108,450	\$25,302	-\$170,472	-157.19%
119	AMERICAN MODERN HOME INSURANCE CO	0.00%	\$13,791	\$20,158	\$11,223	-\$49,941	-247.75%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	AFFILIATED FM INSURANCE COMPANY	0.00%	\$13,046	\$11,694	\$0	\$0	0.00%
121	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$8,056	\$6,983	\$6,259	\$6,259	89.63%
122	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$4,139	\$17,036	\$6,796	-\$75,271	-441.83%
123	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$1,328	\$1,328	\$0	\$0	0.00%
124	NATIONAL SURETY CORPORATION	0.00%	\$1,018	\$1,749	\$0	\$66	3.77%
125	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$901	\$4,895	\$12	-\$15,138	-309.25%
126	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$729	\$738	\$0	-\$1,005	-136.18%
127	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$465	\$465	\$0	-\$374	-80.43%
128	COUNTRY PREFERRED INSURANCE COMPANY	0.00%	\$80	\$102	\$0	-\$22	-21.57%
129	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$604	N/A
130	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$10	N/A
131	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,231	N/A
132	VESTA FIRE INSURANCE CORP	0.00%	\$0	\$0	\$0	\$28,623	N/A
133	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.00%	\$0	\$0	\$0	\$214	N/A
134	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,067	N/A
135	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	-\$333	\$0	\$1,794	-538.74%
136	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$442	N/A
137	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	\$1	N/A
138	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$50,000	N/A
139	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$25,057	N/A
140	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4,939	N/A
141	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$1,426	N/A
142	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$15,000	-\$1,826	N/A
143	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$1,070	N/A
144	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$31,303	\$29,817	N/A
145	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$590	N/A
146	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10,683	N/A
147	COUNTRY CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$3	N/A
148	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$19,864	N/A
149	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$364	N/A
150	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$72	-\$6,559	N/A
151	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	-\$619	-\$125,607	N/A
152	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$903	\$0	-\$272	-30.12%
153	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$459	N/A
154	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$5,237	N/A
155	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$8,599	\$49,187	N/A
156	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$0	\$0	\$0	\$156,913	N/A
157	NATIONAL GENERAL INS CO	0.00%	\$0	\$0	\$1,864	\$1,864	N/A
158	NORTHLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,640	N/A
159	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$14	N/A
160	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5	N/A
161	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$76,873	\$7,828	N/A
162	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$106,746	-\$64,435	N/A
163	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$9,107	\$126,106	N/A
164	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$0	\$0	\$3,000	-\$5,423	N/A
165	STATE FARM GENERAL INSURANCE CO	0.00%	\$0	\$0	\$61,844	\$48,003	N/A
166	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$56	N/A
167	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	-\$4,160	N/A
168	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$855	-\$1,959	N/A
169	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	-\$2,906	-\$324	N/A
170	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERIC	0.00%	\$0	\$0	-\$4,211	-\$3,508	N/A
171	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$331	N/A
172	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$449	-\$20,952	N/A
173	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	\$4	N/A
174	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	\$8,979	N/A
175	VALIANT INS CO	0.00%	\$0	\$0	\$0	\$3,065	N/A
176	INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$0	\$1	N/A
177	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10,050	N/A
178	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	\$0	\$0	\$0	\$0	N/A

**2004 PROPERTY/CASUALTY INSURANCE  
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.00%	\$0	\$131,000	\$140,345	\$166,303	126.95%
180	MENDOTA INSURANCE COMPANY	0.00%	\$0	\$0	\$40,000	-\$4,719	N/A
181	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$13,209	N/A
182	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$380,000	N/A
183	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$0	-\$582	-\$28,624	N/A
184	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	-\$287	N/A
185	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	-\$1,694	-\$68,677	N/A
186	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$15,779	\$166,636	N/A
187	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	-\$100	-\$3,995	N/A
188	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$392	-\$292	N/A
189	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$158	\$0	-\$130	-82.28%
190	HORACE MANN PROPERTY & CASUALTY INSURANCE COM	0.00%	-\$105	-\$105	\$0	\$0	0.00%
191	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$273	-\$273	\$92,426	-\$32,277	11823.08%
192	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	-\$287	-\$287	\$116,191	\$34,449	-12003.14%
193	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$1,107	-\$1,107	\$28,668	\$32,922	-2973.98%
194	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	-\$1,894	\$10,785	\$278,755	-\$314,861	-2919.43%
195	OMAHA PROPERTY AND CASUALTY INS CO	0.00%	-\$34,072	\$1,124,727	\$1,069,147	\$737,226	65.55%
<b>TOTAL</b>		<b>100.00%</b>	<b>\$1,032,753,386</b>	<b>\$985,036,736</b>	<b>\$579,404,501</b>	<b>\$591,492,521</b>	<b>60.05%</b>



**TOTAL  
PRIVATE PASSENGER  
AUTO INSURANCE**

**2004 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	20.89%	\$586,660,332	\$592,176,991	\$380,469,343	\$376,381,392	63.56%
2	AMERICAN FAMILY MUTUAL INS CO	15.20%	\$426,768,247	\$422,718,324	\$266,330,476	\$274,930,703	65.04%
3	SHELTER MUTUAL INSURANCE CO	5.78%	\$162,267,655	\$164,315,864	\$95,411,967	\$98,177,580	59.75%
4	FARMERS INSURANCE COMPANY INC	4.39%	\$123,219,570	\$123,267,418	\$71,327,070	\$68,358,521	55.46%
5	SAFECO NATIONAL INSURANCE COMPANY	4.27%	\$119,841,812	\$114,775,053	\$57,884,417	\$68,398,502	59.59%
6	AMERICAN STANDARD INS CO OF WISCONSIN	3.61%	\$101,257,644	\$103,607,152	\$63,143,191	\$63,773,396	61.55%
7	AUTOMOBILE CLUB INTER-INS EXCHANGE	3.38%	\$94,992,187	\$94,693,409	\$60,619,891	\$63,263,267	66.81%
8	PROGRESSIVE NORTHWESTERN INS CO	2.83%	\$79,556,842	\$88,854,094	\$45,798,718	\$47,994,838	54.02%
9	ALLSTATE PROPERTY & CASUALTY INS CO	2.56%	\$71,960,240	\$68,413,453	\$39,541,928	\$45,004,521	65.78%
10	ALLSTATE INSURANCE COMPANY	2.35%	\$66,060,189	\$67,581,242	\$36,022,422	\$33,049,161	48.90%
11	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.22%	\$62,253,865	\$62,466,498	\$36,734,667	\$38,694,534	61.94%
12	STATE FARM FIRE AND CASUALTY COMPANY	1.67%	\$46,961,254	\$48,776,699	\$33,797,313	\$30,576,634	62.69%
13	MID CENTURY INSURANCE COMPANY	1.30%	\$36,600,000	\$37,008,287	\$22,429,364	\$22,325,944	60.33%
14	PROGRESSIVE MAX INSURANCE COMPANY	1.29%	\$36,289,845	\$31,542,662	\$14,804,599	\$18,922,101	59.99%
15	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.24%	\$34,789,555	\$35,223,215	\$21,208,817	\$19,255,693	54.67%
16	GEICO GENERAL INS CO	1.21%	\$33,937,655	\$33,824,078	\$21,380,744	\$20,853,295	61.65%
17	PROGRESSIVE PREFERRED INSURANCE COMPANY	1.14%	\$31,911,597	\$20,095,874	\$8,497,100	\$13,594,527	67.65%
18	LIBERTY MUTUAL FIRE INSURANCE CO	0.92%	\$25,962,822	\$24,139,457	\$13,586,134	\$15,130,996	62.68%
19	PROGRESSIVE HALCYON INSURANCE COMPANY	0.87%	\$24,345,945	\$27,094,440	\$16,097,789	\$15,358,557	56.69%
20	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.85%	\$23,773,242	\$26,372,438	\$16,559,829	\$14,629,187	55.47%
21	AMCO INSURANCE COMPANY	0.78%	\$21,845,799	\$20,740,858	\$11,463,967	\$14,116,496	68.06%
22	HARTFORD UNDERWRITERS INSURANCE CO	0.77%	\$21,572,664	\$22,433,267	\$13,180,312	\$15,931,881	71.02%
23	CAMERON MUTUAL INSURANCE COMPANY	0.76%	\$21,362,401	\$21,671,232	\$13,316,673	\$12,694,176	58.58%
24	USAA CASUALTY INSURANCE COMPANY	0.70%	\$19,686,389	\$19,814,382	\$11,539,838	\$10,208,818	51.52%
25	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.66%	\$18,476,142	\$18,000,261	\$10,467,861	\$13,773,883	76.52%
26	GOVERNMENT EMPLOYEES INSURANCE CO	0.66%	\$18,472,076	\$18,560,845	\$10,926,350	\$11,698,926	63.03%
27	CORNERSTONE NATIONAL INSURANCE COMPANY	0.57%	\$16,025,430	\$16,434,183	\$8,739,628	\$9,129,397	55.55%
28	DAIRYLAND INSURANCE COMPANY	0.52%	\$14,697,151	\$15,192,553	\$9,333,831	\$9,527,091	62.71%
29	PROPERTY & CASUALTY INS CO OF HARTFORD	0.51%	\$14,236,819	\$12,414,379	\$6,813,404	\$9,421,856	75.89%
30	GEICO INDEMNITY COMPANY	0.50%	\$14,053,274	\$13,415,794	\$7,212,247	\$7,852,117	58.53%
31	ALLIED PROPERTY & CASUALTY INS CO	0.47%	\$13,263,017	\$12,756,901	\$7,185,337	\$8,167,350	64.02%
32	DEPOSITORS INSURANCE COMPANY	0.47%	\$13,106,568	\$12,819,612	\$7,368,568	\$8,848,321	69.02%
33	AUTO CLUB FAMILY INSURANCE COMPANY	0.43%	\$12,207,315	\$12,503,758	\$6,479,952	\$7,305,564	58.43%
34	ALLSTATE INDEMNITY COMPANY	0.42%	\$11,769,409	\$11,755,297	\$6,988,993	\$4,844,862	41.21%
35	MIDWESTERN INDEMNITY COMPANY THE	0.41%	\$11,652,293	\$11,894,637	\$6,392,552	\$8,511,838	71.56%
36	COLUMBIA MUTUAL INSURANCE CO	0.38%	\$10,740,614	\$10,947,421	\$6,041,700	\$6,214,040	56.76%
37	ILLINOIS NATIONAL INSURANCE COMPANY	0.38%	\$10,688,985	\$11,042,525	\$5,314,426	\$8,058,639	72.98%
38	AMERICAN INTERNATIONAL SOUTH INS CO	0.35%	\$9,829,030	\$4,344,104	\$1,200,400	\$2,608,074	60.04%
39	MENDOTA INSURANCE COMPANY	0.31%	\$8,813,849	\$8,453,514	\$5,034,134	\$6,766,065	80.04%
40	SHELTER GENERAL INS CO	0.29%	\$8,222,263	\$8,373,014	\$4,880,520	\$3,900,905	46.59%
41	INSURANCE CO OF THE STATE OF PA	0.28%	\$7,740,299	\$6,045,240	\$2,624,613	\$4,381,900	72.49%
42	AFFIRMATIVE INSURANCE COMPANY	0.27%	\$7,655,935	\$7,274,112	\$2,210,238	\$3,842,364	52.82%
43	STATE AUTO PROPERTY & CASUALTY INS CO	0.27%	\$7,558,722	\$7,542,459	\$4,425,592	\$4,108,855	54.48%
44	AUTO OWNERS INSURANCE COMPANY	0.27%	\$7,552,412	\$7,432,485	\$4,069,404	\$4,954,186	66.66%
45	FIREMANS FUND INSURANCE COMPANY	0.26%	\$7,404,617	\$7,965,444	\$4,627,477	\$5,349,955	67.16%
46	TRAVELERS PERSONAL INSURANCE COMPANY	0.26%	\$7,303,037	\$6,760,938	\$3,401,709	\$4,638,577	68.61%
47	PROGRESSIVE SPECIALTY INS CO	0.26%	\$7,283,707	\$8,130,739	\$4,730,871	\$4,244,375	52.20%
48	PROGRESSIVE CASUALTY INSURANCE CO	0.25%	\$7,012,594	\$7,625,441	\$4,641,997	\$4,516,495	59.23%
49	CHARTER INDEMNITY COMPANY	0.24%	\$6,774,080	\$8,540,115	\$5,421,109	\$5,377,967	62.97%
50	CINCINNATI INS CO THE	0.24%	\$6,689,863	\$6,918,998	\$4,812,388	\$4,733,484	68.41%
51	COUNTRY MUTUAL INSURANCE COMPANY	0.23%	\$6,408,710	\$6,245,798	\$3,459,974	\$3,337,468	53.44%
52	METROPOLITAN GROUP PROP & CAS INS CO	0.22%	\$6,291,248	\$6,481,722	\$3,365,254	\$2,906,348	44.84%
53	GEICO CASUALTY COMPANY	0.22%	\$6,205,221	\$6,202,361	\$2,992,035	\$2,741,141	44.20%
54	GRINNELL MUTUAL REINSURANCE COMPANY	0.20%	\$5,669,464	\$5,951,833	\$2,834,753	\$3,404,174	57.20%
55	VIKING INSURANCE COMPANY OF WISCONSIN	0.19%	\$5,449,011	\$3,969,469	\$1,625,004	\$2,309,781	58.19%
56	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.19%	\$5,394,787	\$6,257,220	\$4,265,205	\$3,362,713	53.74%
57	NATIONWIDE MUTUAL INSURANCE COMPANY	0.18%	\$5,181,757	\$5,089,137	\$2,698,894	\$2,448,103	48.10%
58	TRADERS INSURANCE COMPANY	0.18%	\$5,176,967	\$5,384,372	\$2,743,777	\$2,463,066	45.74%
59	OMNI INSURANCE COMPANY	0.18%	\$4,959,099	\$6,391,319	\$5,779,110	\$6,080,449	95.14%
60	NATIONAL GENERAL INS CO	0.18%	\$4,946,446	\$4,701,237	\$2,345,821	\$2,571,279	54.69%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	COUNTRY PREFERRED INSURANCE COMPANY	0.17%	\$4,914,114	\$4,652,702	\$2,374,182	\$2,400,733	51.60%
62	GLENS FALLS INSURANCE COMPANY THE	0.16%	\$4,509,622	\$6,936,396	\$3,932,511	\$3,329,926	48.01%
63	WESTERN AGRICULTURAL INSURANCE COMPANY	0.15%	\$4,200,078	\$4,716,755	\$2,896,544	\$2,283,648	48.42%
64	AIU INSURANCE COMPANY	0.15%	\$4,110,414	\$4,293,604	\$2,634,729	\$3,245,631	75.59%
65	METROPOLITAN PROPERTY & CASUALTY INS CO	0.15%	\$4,083,608	\$4,107,738	\$1,808,386	\$1,895,924	46.15%
66	AMERICAN HOME ASSURANCE COMPANY	0.14%	\$4,022,164	\$3,293,542	\$1,747,428	\$2,672,184	81.13%
67	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.14%	\$3,905,626	\$3,888,749	\$2,379,983	\$2,329,970	59.92%
68	USAUTO INSURANCE COMPANY INC	0.14%	\$3,807,986	\$3,561,098	\$2,013,989	\$2,334,662	65.56%
69	FIDELITY NATIONAL INSURANCE COMPANY	0.13%	\$3,781,772	\$3,981,350	\$1,483,482	\$2,049,395	51.47%
70	GATEWAY INSURANCE COMPANY	0.13%	\$3,740,594	\$3,484,560	\$2,380,454	\$1,139,397	32.70%
71	ECONOMY PREMIER ASSURANCE COMPANY	0.13%	\$3,651,557	\$3,850,004	\$1,814,215	\$1,891,856	49.14%
72	HAULERS INSURANCE COMPANY INC	0.13%	\$3,573,880	\$3,470,801	\$1,608,047	\$1,986,006	57.22%
73	MILLERS CLASSIFIED INSURANCE COMPANY	0.13%	\$3,528,309	\$3,559,223	\$2,113,574	\$2,849,651	80.06%
74	GENERAL CASUALTY CO OF WISCONSIN	0.13%	\$3,513,133	\$5,552,979	\$4,040,777	\$3,510,072	63.21%
75	YOUNG AMERICA INSURANCE COMPANY	0.12%	\$3,458,406	\$3,524,896	\$1,609,757	\$1,624,658	46.09%
76	HARTFORD FIRE INSURANCE COMPANY	0.12%	\$3,347,159	\$3,731,819	\$2,251,265	\$3,206,571	85.93%
77	MILLERS FIRST INSURANCE COMPANY	0.12%	\$3,332,308	\$3,331,593	\$2,353,853	\$2,591,348	77.78%
78	OWNERS INSURANCE COMPANY	0.12%	\$3,263,207	\$2,893,277	\$2,572,735	\$2,022,667	69.91%
79	NATIONAL INSURANCE ASSOCIATION	0.12%	\$3,260,993	\$3,307,251	\$2,431,249	\$2,681,383	81.08%
80	AMERICAN FAMILY HOME INSURANCE COMPANY	0.11%	\$3,162,320	\$3,553,700	\$1,436,702	\$1,149,980	32.36%
81	GUIDEONE ELITE INSURANCE COMPANY	0.11%	\$3,147,115	\$3,244,769	\$2,001,119	\$2,117,907	65.27%
82	SECURA SUPREME INSURANCE COMPANY	0.11%	\$3,110,241	\$2,752,780	\$1,317,518	\$1,751,216	63.62%
83	ESURANCE INSURANCE COMPANY	0.11%	\$2,972,955	\$2,334,875	\$910,301	\$1,361,849	58.33%
84	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.10%	\$2,937,822	\$2,902,052	\$1,782,655	\$1,961,358	67.59%
85	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.10%	\$2,875,085	\$3,072,667	\$1,965,599	\$1,467,919	47.77%
86	NATIONAL GENERAL ASSURANCE COMPANY	0.10%	\$2,836,153	\$3,127,179	\$2,476,545	\$2,265,759	72.45%
87	FOREMOST INSURANCE CO	0.10%	\$2,790,191	\$2,574,789	\$1,343,225	\$1,702,084	66.11%
88	TRAVCO INSURANCE COMPANY	0.10%	\$2,734,559	\$2,861,059	\$1,464,088	\$1,295,103	45.27%
89	AMERICAN MODERN HOME INSURANCE CO	0.10%	\$2,725,152	\$2,804,187	\$1,426,575	\$1,383,233	49.33%
90	AMEX ASSURANCE COMPANY	0.09%	\$2,666,317	\$2,587,049	\$1,419,572	\$1,632,181	63.09%
91	SAGAMORE INSURANCE COMPANY	0.09%	\$2,633,634	\$3,127,168	\$1,547,761	\$1,711,786	54.74%
92	SENTRY INSURANCE A MUTUAL COMPANY	0.09%	\$2,585,972	\$2,785,141	\$1,591,978	\$984,026	35.33%
93	TICO INSURANCE COMPANY	0.09%	\$2,542,770	\$2,428,696	\$1,934,662	\$1,190,082	49.00%
94	AMERICAN INTERNATIONAL INS CO	0.09%	\$2,513,266	\$2,641,387	\$1,888,151	\$2,158,541	81.72%
95	STATE NATIONAL INSURANCE COMPANY INC	0.09%	\$2,455,520	\$2,200,029	\$884,731	\$916,208	41.65%
96	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.08%	\$2,345,384	\$2,834,205	\$1,503,029	\$1,678,102	59.21%
97	ENCOMPASS INDEMNITY COMPANY	0.08%	\$2,228,782	\$517,776	\$69,730	\$122,305	23.62%
98	GUIDEONE MUTUAL INSURANCE COMPANY	0.08%	\$2,151,319	\$2,275,868	\$1,899,504	\$994,083	43.68%
99	USAA GENERAL INDEMNITY COMPANY	0.08%	\$2,120,455	\$2,202,724	\$1,075,281	\$944,533	42.88%
100	WEST AMERICAN INSURANCE COMPANY	0.07%	\$2,087,256	\$2,206,588	\$1,428,163	\$1,325,878	60.09%
101	GUIDEONE AMERICA INSURANCE COMPANY	0.07%	\$2,060,923	\$2,029,015	\$1,437,104	\$2,239,758	110.39%
102	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.07%	\$1,946,225	\$338,737	\$54,259	\$68,508	20.22%
103	TRINITY UNIVERSAL INSURANCE COMPANY	0.07%	\$1,924,095	\$1,818,920	\$911,424	\$1,254,048	68.94%
104	PHOENIX INSURANCE COMPANY THE	0.07%	\$1,920,267	\$2,062,138	\$1,532,464	\$1,114,438	54.04%
105	HARTFORD INSURANCE CO OF MIDWEST THE	0.07%	\$1,907,713	\$1,642,623	\$706,701	\$845,397	51.47%
106	GREAT NORTHERN INSURANCE COMPANY	0.06%	\$1,814,676	\$1,761,128	\$1,409,469	\$1,217,501	69.13%
107	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBUR	0.06%	\$1,801,533	\$1,391,326	\$727,241	\$897,700	64.52%
108	TRUMBULL INSURANCE COMPANY	0.06%	\$1,798,187	\$2,003,528	\$1,481,525	\$1,422,657	71.01%
109	AMICA MUTUAL INSURANCE COMPANY	0.06%	\$1,766,103	\$1,672,709	\$771,484	\$542,646	32.44%
110	DEERBROOK INSURANCE COMPANY	0.06%	\$1,748,453	\$1,875,341	\$1,440,438	\$1,218,794	64.99%
111	WORKMENS AUTO INSURANCE COMPANY	0.06%	\$1,744,664	\$1,692,938	\$789,370	\$836,515	49.41%
112	CAMERON NATIONAL INSURANCE COMPANY	0.06%	\$1,670,095	\$1,350,272	\$788,913	\$1,197,786	88.71%
113	NEW SOUTH INSURANCE COMPANY	0.06%	\$1,634,677	\$1,517,030	\$1,065,309	\$1,192,789	78.63%
114	AMERICAN NATIONAL GENERAL INS CO	0.06%	\$1,623,488	\$1,730,550	\$1,084,579	\$1,031,012	59.58%
115	CONSUMERS INSURANCE USA INC	0.06%	\$1,565,634	\$1,231,952	\$539,915	\$738,068	59.91%
116	STATE AUTO NATIONAL INSURANCE COMPANY	0.06%	\$1,562,497	\$1,868,032	\$1,265,366	\$1,188,584	63.63%
117	TEACHERS INSURANCE COMPANY	0.06%	\$1,558,977	\$1,614,384	\$832,487	\$882,319	54.65%
118	GRINNELL SELECT INSURANCE COMPANY	0.06%	\$1,557,145	\$1,620,619	\$755,757	\$813,311	50.19%
119	FARMERS ALLIANCE MUTUAL INS CO	0.06%	\$1,550,740	\$1,495,402	\$1,168,128	\$1,160,080	77.58%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	AMERICAN SERVICE INSURANCE COMPANY	0.05%	\$1,526,127	\$1,588,603	\$1,027,999	\$969,092	61.00%
121	MIC GENERAL INSURANCE CORPORATION	0.05%	\$1,512,490	\$1,607,674	\$1,129,557	\$1,238,069	77.01%
122	ATLANTIC MUTUAL INSURANCE COMPANY	0.05%	\$1,495,478	\$1,836,874	\$1,338,648	\$3,176,487	172.93%
123	VIGILANT INSURANCE COMPANY	0.05%	\$1,469,924	\$1,480,888	\$928,097	\$889,414	60.06%
124	FEDERAL INSURANCE COMPANY	0.05%	\$1,443,345	\$1,410,208	\$779,207	\$747,842	53.03%
125	AUTOMOBILE INS CO OF HARTFORD CT	0.05%	\$1,294,269	\$1,367,592	\$949,059	\$810,120	59.24%
126	WINDSOR INSURANCE COMPANY	0.04%	\$1,252,648	\$1,495,715	\$1,681,123	\$1,491,586	99.72%
127	TRAVELERS PROPERTY CASUALTY INS CO	0.04%	\$1,249,938	\$1,341,745	\$882,204	\$817,595	60.94%
128	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.04%	\$1,210,041	\$1,023,974	\$957,965	\$960,011	93.75%
129	LIBERTY INSURANCE CORPORATION	0.04%	\$1,155,278	\$1,124,194	\$1,007,830	\$397,727	35.38%
130	ELECTRIC INSURANCE COMPANY	0.04%	\$1,023,473	\$962,023	\$452,759	\$378,654	39.36%
131	METROPOLITAN GENERAL INS CO	0.03%	\$938,665	\$1,065,781	\$559,703	\$368,540	34.58%
132	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.03%	\$926,551	\$1,917,674	\$1,841,501	\$1,390,726	72.52%
133	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.03%	\$913,440	\$937,270	\$666,658	\$579,070	61.78%
134	SECURA INSURANCE A MUTUAL COMPANY	0.03%	\$900,601	\$1,017,575	\$575,054	\$373,034	36.66%
135	BRISTOL WEST INSURANCE COMPANY	0.03%	\$826,995	\$808,653	\$420,444	\$524,799	64.90%
136	NATIONWIDE PROPERTY & CASUALTY INS CO	0.03%	\$780,294	\$825,614	\$608,401	\$464,584	56.27%
137	PACIFIC INDEMNITY COMPANY	0.03%	\$762,889	\$775,114	\$812,424	\$390,804	50.42%
138	COUNTRY CASUALTY INS CO	0.03%	\$758,130	\$764,370	\$465,128	\$622,048	81.38%
139	AIG PREMIER INSURANCE COMPANY	0.03%	\$743,206	\$1,074,779	\$1,036,682	\$445,869	41.48%
140	KEMPER INDEPENDENCE INSURANCE COMPANY	0.03%	\$733,396	\$768,746	\$393,318	\$428,365	55.72%
141	INTEGON INDEMNITY CORP	0.03%	\$720,296	\$784,460	\$628,658	\$334,399	42.63%
142	UNITED FIRE AND CASUALTY COMPANY	0.03%	\$704,400	\$781,943	\$276,169	\$401,906	51.40%
143	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$669,976	\$748,877	\$366,758	\$280,854	37.50%
144	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.02%	\$664,112	\$790,848	\$634,463	\$440,417	55.69%
145	FEDERATED MUTUAL INSURANCE COMPANY	0.02%	\$651,689	\$680,833	\$377,850	\$428,326	62.91%
146	SECURITY NATIONAL INSURANCE COMPANY	0.02%	\$646,733	\$715,746	\$628,703	\$305,659	42.70%
147	LEADER INSURANCE COMPANY	0.02%	\$616,029	\$388,060	\$89,256	\$287,473	74.08%
148	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$607,032	\$589,434	\$507,638	\$490,020	83.13%
149	AMERICAN FIRE & CASUALTY COMPANY	0.02%	\$582,324	\$630,994	\$628,295	\$86,411	13.69%
150	METROPOLITAN CASUALTY INS CO	0.02%	\$547,587	\$569,904	\$306,440	\$235,117	41.26%
151	HORACE MANN PROPERTY & CASUALTY INSURANCE COMP.	0.02%	\$545,066	\$495,301	\$421,833	\$388,972	78.53%
152	NORTHBROOK INDEMNITY CO	0.02%	\$543,583	\$679,421	\$393,236	\$299,749	44.12%
153	INTEGON GENERAL INSURANCE CORPORATION	0.02%	\$527,980	\$591,075	\$588,707	\$449,668	76.08%
154	INTEGON NATIONAL INSURANCE COMPANY	0.02%	\$425,724	\$536,998	\$470,021	\$294,377	54.82%
155	ACUITY A MUTUAL INSURANCE COMPANY	0.01%	\$409,516	\$101,900	\$14,329	\$39,990	39.24%
156	EMCASCO INSURANCE COMPANY	0.01%	\$408,125	\$462,018	\$129,225	\$358,305	77.55%
157	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$390,686	\$434,388	\$206,884	\$197,584	45.49%
158	AMERICAN BANKERS INS CO OF FLORIDA	0.01%	\$385,660	\$273,505	\$148,045	-\$130,300	-47.64%
159	STANDARD FIRE INSURANCE COMPANY	0.01%	\$381,506	\$417,814	\$162,863	\$167,837	40.17%
160	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$373,905	\$323,458	\$232,914	\$299,522	92.60%
161	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$348,618	\$268,543	\$159,341	\$210,002	78.20%
162	AIG CENTENNIAL INSURANCE COMPANY	0.01%	\$308,298	\$438,255	\$199,383	\$160,519	36.63%
163	MERASTAR INSURANCE COMPANY	0.01%	\$302,075	\$311,841	\$269,844	\$154,308	49.51%
164	NATIONAL INTERSTATE INSURANCE COMPANY	0.01%	\$282,410	\$239,599	\$52,400	\$46,036	19.21%
165	VICTORIA FIRE & CASUALTY COMPANY	0.01%	\$263,829	\$302,174	\$243,867	\$301,315	99.72%
166	GMAC INSURANCE COMPANY ONLINE INC	0.01%	\$262,467	\$399,985	\$293,978	\$240,778	60.20%
167	HORACE MANN INSURANCE COMPANY	0.01%	\$260,068	\$291,055	\$138,109	\$165,975	57.03%
168	OHIO CASUALTY INSURANCE COMPANY	0.01%	\$256,574	\$290,684	\$697,424	-\$178,510	-61.41%
169	LINCOLN GENERAL INSURANCE CO	0.01%	\$253,642	\$352,470	\$412,943	\$122,342	34.71%
170	CENTENNIAL INSURANCE COMPANY	0.01%	\$223,509	\$74,933	\$22,768	\$51,817	69.15%
171	RESPONSE WORLDWIDE INSURANCE COMPANY	0.01%	\$211,855	\$224,416	\$236,935	\$126,453	56.35%
172	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$204,755	\$198,966	\$121,191	\$111,702	56.14%
173	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$201,066	\$200,325	\$27,777	\$20,879	10.42%
174	HERITAGE CASUALTY INSURANCE COMPANY	0.01%	\$194,604	\$928,099	\$908,687	\$765,780	82.51%
175	HARTFORD CASUALTY INS CO	0.01%	\$164,025	\$182,486	\$238,354	-\$45,323	-24.84%
176	AMERICAN LIVE STOCK INSURANCE CO	0.01%	\$140,484	\$436,386	\$811,292	\$661,765	151.64%
177	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$124,293	\$136,805	\$65,689	\$44,890	32.81%
178	MIDDLESEX INSURANCE COMPANY	0.00%	\$119,276	\$75,966	\$12,268	\$31,125	40.97%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$100,240	\$215,829	\$204,580	\$185,897	86.13%
180	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$92,509	\$96,999	\$27,142	\$50,070	51.62%
181	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$78,927	\$78,297	\$15,456	\$12,979	16.58%
182	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$74,076	\$68,871	\$9,883	\$12,463	18.10%
183	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$66,718	\$67,599	\$28,466	-\$14,042	-20.77%
184	HANOVER INSURANCE COMPANY THE	0.00%	\$66,230	\$85,743	\$101,227	\$156,726	182.79%
185	ACE AMERICAN INSURANCE COMPANY	0.00%	\$65,165	\$39,885	\$13,168	\$11,439	28.68%
186	MASSACHUSETTS BAY INS CO	0.00%	\$64,967	\$65,402	\$44,978	\$36,709	56.13%
187	SAFECO INSURANCE CO OF AMERICA	0.00%	\$63,949	\$69,446	\$3,098,033	-\$718,753	-1034.98%
188	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$55,924	\$53,943	\$38,885	\$43,766	81.13%
189	REGENT INSURANCE COMPANY	0.00%	\$52,029	\$120,618	\$95,950	\$128,153	106.25%
190	FINANCIAL INDEMNITY COMPANY	0.00%	\$51,364	\$13,071	\$6,465	\$8,165	62.47%
191	WARNER INSURANCE COMPANY	0.00%	\$48,888	\$57,575	\$49,858	\$10,956	19.03%
192	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.00%	\$47,300	\$45,807	\$21,174	\$33,829	73.85%
193	RESPONSE INSURANCE COMPANY	0.00%	\$38,228	\$30,747	\$5,224	\$12,839	41.76%
194	AMERICAN UNION INSURANCE COMPANY	0.00%	\$35,926	\$83,958	\$131,921	\$131,921	157.13%
195	LM GENERAL INSURANCE COMPANY	0.00%	\$31,020	\$73,117	\$62,158	-\$46,881	-64.12%
196	ATLANTA CASUALTY COMPANY	0.00%	\$24,542	\$49,624	\$117,257	-\$94,297	-190.02%
197	DIRECT GENERAL INSURANCE COMPANY	0.00%	\$21,438	\$1,054	\$0	\$0	0.00%
198	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$20,052	\$38,032	\$60,043	-\$19,816	-52.10%
199	FARM AND CITY INSURANCE COMPANY	0.00%	\$19,494	\$56,994	\$136,013	\$48,606	85.28%
200	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$18,981	\$92,752	\$255,540	-\$115,576	-124.61%
201	MARYLAND CASUALTY COMPANY	0.00%	\$18,127	\$40,863	\$48,109	-\$46,090	-112.79%
202	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$15,260	\$12,451	\$0	\$0	0.00%
203	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$12,164	\$7,106	\$4,122	\$4,122	58.01%
204	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$8,819	\$21,773	\$75,387	\$31,332	143.90%
205	TWIN CITY FIRE INS CO	0.00%	\$7,695	\$7,992	\$2,067	\$10,680	133.63%
206	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$7,590	\$7,590	\$23,757	\$60,185	792.95%
207	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$7,465	\$8,106	\$15,792	\$15,792	194.82%
208	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$7,032	\$8,995	\$0	-\$1,398	-15.54%
209	LM PERSONAL INSURANCE COMPANY	0.00%	\$5,366	\$7,619	\$1,682	\$17,153	225.13%
210	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$3,993	\$406	\$0	\$38	9.36%
211	TRAVELERS INDEMNITY COMPANY	0.00%	\$2,711	\$2,778	\$22,419	\$2,127	76.57%
212	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$2,702	\$2,937	\$1,686	-\$56,576	-1926.32%
213	CLARENDON NATIONAL INS CO	0.00%	\$2,487	\$3,315	\$649	-\$327	-9.86%
214	INFINITY INSURANCE COMPANY	0.00%	\$2,113	\$3,408	\$106,560	-\$25,318	-742.90%
215	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$1,159	\$2,821	\$17,402	-\$15,292	-542.08%
216	FIDELITY AND CASUALTY COMPANY OF NEW YORK THE	0.00%	\$1,089	\$1,089	\$19,158	\$737	67.68%
217	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$734	\$782	\$0	\$121	15.47%
218	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$727	\$775	\$431	\$23,038	2972.65%
219	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$723	\$22,052	\$26,384	\$14,207	64.42%
220	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$667	\$667	\$50,328	\$334	50.07%
221	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$332	\$381	\$78	\$314,071	82433.33%
222	LYNDON PROPERTY INSURANCE COMPANY	0.00%	\$308	\$308	\$0	\$0	0.00%
223	OHIO SECURITY INSURANCE COMPANY	0.00%	\$307	\$1,645	\$0	\$25	1.52%
224	MOTORS INSURANCE CORPORATION	0.00%	\$226	\$100	\$129	\$311	311.00%
225	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$219	\$1,853	\$10,088	-\$3,935	-212.36%
226	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$185	\$137	\$53	\$85	62.04%
227	ARGONAUT INSURANCE COMPANY	0.00%	\$92	\$1,242	\$185	\$921	74.15%
228	CONTINENTAL CASUALTY COMPANY	0.00%	\$72	\$1,502	\$55	\$4,542	302.40%
229	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$31	\$6,986	\$1,124	\$1,283	18.37%
230	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$25	\$23	\$11	\$11	47.83%
231	CUMIS INSURANCE SOCIETY INC	0.00%	\$21	\$20	\$8	\$10	50.00%
232	AMERISURE MUTUAL INSURANCE COMPANY	0.00%	\$2	\$71	-\$1	-\$18	-25.35%
233	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$1	\$1	\$0	-\$202	-20200.00%
234	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$58,944	-\$1,891	N/A
235	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	\$15,995	-\$2,147	N/A
236	CONTINENTAL WESTERN INSURANCE CO	0.00%	\$0	\$0	\$0	\$3,353	N/A
237	SENTINEL INSURANCE COMPANY LTD	0.00%	\$0	\$0	\$50	\$50	N/A

**2004 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	ARCH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
239	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$1,282	N/A
240	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
241	FOUNDERS INSURANCE COMPANY	0.00%	\$0	\$0	\$206,431	-\$14,807	N/A
242	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$17	\$249,662	\$100,392	590541.18%
243	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$41	N/A
244	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$445	N/A
245	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	-\$300	-\$300	N/A
246	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$206	\$947	N/A
247	ALLIANCE INSURANCE COMPANY INC	0.00%	\$0	\$0	\$6,184	\$135	N/A
248	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	-\$729	-\$467	\$17,114	-2347.60%
249	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	-\$8	\$24,264	-\$10,335	129187.50%
250	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	-\$2	\$0	\$0	0.00%
251	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$5,243	-\$1,669	-\$113,205	-2159.16%
252	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$450	-\$51,472	N/A
253	TRANSCONTINENTAL INSURANCE COMPANY	0.00%	\$0	\$793	\$0	\$0	0.00%
254	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$589	\$0	\$0	0.00%
255	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$18	\$9,179	-\$13,001	-72227.78%
256	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$97	N/A
257	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$596	N/A
258	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$550	N/A
259	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	-\$294	\$0	\$0	0.00%
260	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$16	-\$4,761	-\$8,131	-50818.75%
261	UNITED SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$39,100	-\$19,401	N/A
262	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$28	-\$11,433	N/A
263	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$22,679	\$135	N/A
264	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$1,537	N/A
265	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$76	N/A
266	GULF INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,111	-\$816	N/A
267	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$258,157	\$304,804	N/A
268	MERIDIAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$533	\$56,669	-\$72,674	-13634.90%
269	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$21	N/A
270	NORTHLAND INSURANCE COMPANY	0.00%	\$0	\$0	-\$500	-\$575	N/A
271	PEERLESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,200	N/A
272	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$182	N/A
273	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$410,758	-\$181,096	N/A
274	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$27,493	\$81,394	N/A
275	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$467,520	\$551,348	N/A
276	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$16,620	-\$73,064	N/A
277	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$0	\$0	-\$626	-\$28,285	N/A
278	NAU COUNTRY INSURANCE COMPANY	0.00%	\$0	\$0	\$284,789	-\$10,630	N/A
279	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$343	-\$49,923	N/A
280	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	\$0	\$0	\$19,259	\$7,520	N/A
281	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$766,706	\$194,067	N/A
282	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	-\$29	\$17,834	N/A
283	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$4,403	\$283	-\$5,249	-119.21%
284	VALIANT INS CO	0.00%	\$0	-\$237	\$18,538	-\$2,706	1141.77%
285	NATIONAL ALLIANCE INSURANCE CO	0.00%	\$0	\$0	\$1,936	\$3,500	N/A
286	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
287	OLD REPUBLIC SECURITY ASSURANCE COMPANY	0.00%	\$0	\$2,323	-\$1,000	-\$3,869	-166.55%
288	VOYAGER PROPERTY & CASUALTY INS CO	0.00%	\$0	\$2,433	\$0	\$0	0.00%
289	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
290	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$21,197	\$236,004	N/A
291	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$608	\$608	N/A
292	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$53,893	-\$4,596	N/A
293	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$62,766	\$27,550	N/A
294	SUA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13	N/A
295	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$13,025	\$11,921	-\$9,469	-72.70%
296	STANDARD GUARANTY INSURANCE COMPANY	0.00%	\$0	\$692	\$0	\$0	0.00%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
297	TIG INSURANCE COMPANY	0.00%	-\$1	\$1	\$95,239	\$15,367	1536700.00%
298	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	-\$2	-\$1	\$0	\$0	0.00%
299	AMERICAN CASUALTY CO OF READING PA	0.00%	-\$30	\$1,679	\$674	\$5,012	298.51%
300	UNITED STATES FIDELITY & GUARANTY CO	0.00%	-\$32	-\$21	\$30,453	\$4,878	-23228.57%
301	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$32	-\$32	\$459,410	-\$198,366	619893.75%
302	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	-\$105	-\$105	\$22,910	-\$64,357	61292.38%
303	AMERICAN EMPLOYERS INSURANCE CO	0.00%	-\$111	-\$111	-\$400	-\$400	360.36%
304	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	-\$130	\$9,000	\$1,421	\$9,771	108.57%
305	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$179	-\$179	\$180,111	-\$15,854	8856.98%
306	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	-\$265	\$19,907	\$150,405	\$76,058	382.07%
307	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	-\$331	-\$211	-\$41	-\$121	57.35%
308	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	-\$378	-\$378	\$19,479	\$13,161	-3481.75%
309	ROYAL INDEMNITY COMPANY	0.00%	-\$480	\$17,893	\$24,170	\$30,503	170.47%
310	GRANITE STATE INSURANCE COMPANY	0.00%	-\$617	-\$616	\$0	\$0	0.00%
311	FIREMANS FUND INS CO OF MISSOURI	0.00%	-\$787	-\$787	\$566,463	-\$108,326	13764.42%
312	GENERAL CASUALTY CO OF ILLINOIS	0.00%	-\$860	-\$859	\$247,388	-\$124,589	14503.96%
313	ONEBEACON INSURANCE COMPANY	0.00%	-\$999	\$175	\$592,115	-\$17,212	-9835.43%
314	GREAT AMERICAN CONTEMPORARY INSURANCE COMPANY	0.00%	-\$1,221	\$4,995	\$5,474	\$4,222	84.52%
315	VIRGINIA SURETY COMPANY INC	0.00%	-\$2,005	\$67,348	\$93,956	\$91,417	135.74%
316	OMAHA PROPERTY AND CASUALTY INS CO	0.00%	-\$3,168	\$204,050	\$914,518	-\$137,101	-67.19%
317	AMERICAN SECURITY INSURANCE COMPANY	0.00%	-\$3,288	\$60,774	\$36,010	\$37,339	61.44%
318	AMERICAN STATES PREFERRED INS CO	0.00%	-\$8,371	\$64,681	\$413,975	-\$131,658	-203.55%
319	AMERICAN STATES INSURANCE COMPANY	0.00%	-\$8,736	\$36,699	\$421,554	-\$123,162	-335.60%
320	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	-\$9,415	\$96,290	\$342,286	\$113,527	117.90%
321	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	-\$21,201	\$18,101	\$2,142,394	-\$138,189	-763.43%
322	SHELBY CASUALTY INSURANCE COMPANY	-0.01%	-\$154,415	\$1,086,471	\$3,098,819	\$713,841	65.70%
TOTAL		100.00%	\$2,808,444,459	\$2,808,256,870	\$1,697,738,108	\$1,729,295,285	61.58%

**TOTAL  
COMMERCIAL AUTO  
INSURANCE**



**2004 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	5.06%	\$27,603,034	\$27,148,228	\$14,018,081	\$14,384,865	52.99%
2	GREAT WEST CASUALTY COMPANY	3.98%	\$21,718,927	\$20,556,431	\$8,327,657	\$10,967,383	53.35%
3	EMPIRE FIRE AND MARINE INSURANCE CO	3.88%	\$21,173,693	\$19,018,059	\$14,281,152	\$12,764,296	67.12%
4	PROGRESSIVE NORTHWESTERN INS CO	3.36%	\$18,315,047	\$17,205,537	\$7,145,157	\$8,460,875	49.18%
5	CONTINENTAL WESTERN INSURANCE CO	2.67%	\$14,550,153	\$13,771,649	\$5,715,142	\$7,981,551	57.96%
6	SENTRY SELECT INSURANCE COMPANY	2.58%	\$14,086,640	\$14,029,709	\$7,780,441	\$9,426,175	67.19%
7	LINCOLN GENERAL INSURANCE CO	2.51%	\$13,688,340	\$14,049,736	\$7,701,859	\$4,425,723	31.50%
8	CINCINNATI INS CO THE	2.47%	\$13,468,549	\$12,864,928	\$8,823,827	\$4,650,224	36.15%
9	ZURICH AMERICAN INSURANCE COMPANY	2.23%	\$12,148,520	\$10,858,668	\$4,995,103	\$4,635,332	42.69%
10	NATIONWIDE MUTUAL INSURANCE COMPANY	2.12%	\$11,590,149	\$11,191,111	\$6,290,081	\$6,565,087	58.66%
11	UNIVERSAL UNDERWRITERS INS CO	1.94%	\$10,567,220	\$10,846,903	\$3,048,433	\$4,388,061	40.45%
12	AMERICAN FAMILY MUTUAL INS CO	1.89%	\$10,324,665	\$9,343,925	\$4,816,987	\$5,791,585	61.98%
13	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	1.87%	\$10,209,888	\$10,829,436	\$2,642,602	\$5,512,625	50.90%
14	ST PAUL FIRE & MARINE INSURANCE CO	1.85%	\$10,078,195	\$10,181,923	\$2,909,013	\$4,684,543	46.01%
15	DISCOVER PROPERTY AND CASUALTY INSURANCE CO	1.64%	\$8,960,687	\$6,989,521	\$1,034,815	\$3,439,525	49.21%
16	AUTO OWNERS INSURANCE COMPANY	1.48%	\$8,052,755	\$8,483,945	\$3,316,311	\$3,294,058	38.83%
17	AMERICAN HOME ASSURANCE COMPANY	1.44%	\$7,845,652	\$9,181,633	\$1,059,539	\$3,371,664	36.72%
18	FEDERATED MUTUAL INSURANCE COMPANY	1.41%	\$7,714,990	\$8,308,234	\$2,905,293	\$2,827,318	34.03%
19	LIBERTY MUTUAL FIRE INSURANCE CO	1.37%	\$7,491,525	\$7,049,043	\$9,876,917	\$5,437,800	77.14%
20	VANLINER INSURANCE COMPANY	1.31%	\$7,158,350	\$7,153,243	\$2,407,947	\$2,596,858	36.30%
21	CANAL INSURANCE COMPANY	1.24%	\$6,736,322	\$7,005,774	\$3,810,111	\$3,777,064	53.91%
22	UNITED FIRE AND CASUALTY COMPANY	1.22%	\$6,636,885	\$6,956,153	\$3,949,213	\$2,051,302	29.49%
23	CAROLINA CASUALTY INSURANCE COMPANY	1.21%	\$6,575,915	\$6,068,102	\$2,126,661	\$3,500,832	57.69%
24	OAK RIVER INSURANCE COMPANY	1.15%	\$6,271,319	\$6,045,739	\$1,738,907	\$2,923,473	48.36%
25	AMERICAN STATES INSURANCE COMPANY	1.08%	\$5,888,521	\$6,863,608	\$3,051,058	\$1,565,043	22.80%
26	NATIONAL INDEMNITY COMPANY	1.07%	\$5,841,351	\$5,974,361	\$1,941,792	\$805,869	13.49%
27	NORTHLAND INSURANCE COMPANY	1.05%	\$5,706,919	\$5,742,058	\$3,819,883	\$5,622,828	97.92%
28	HARCO NATIONAL INSURANCE COMPANY	0.97%	\$5,307,651	\$5,319,549	\$2,614,790	\$2,763,424	51.95%
29	AMERISURE MUTUAL INSURANCE COMPANY	0.97%	\$5,301,651	\$5,323,616	\$2,582,996	\$2,675,099	50.25%
30	HAWKEYE SECURITY INSURANCE COMPANY	0.90%	\$4,896,855	\$3,916,221	\$778,135	\$2,092,847	53.44%
31	CONTINENTAL CASUALTY COMPANY	0.87%	\$4,737,723	\$5,523,277	\$14,014,068	\$12,588,657	227.92%
32	MOTORS INSURANCE CORPORATION	0.86%	\$4,674,741	\$4,674,692	\$7,720,662	\$7,470,641	159.81%
33	EMPLOYERS MUTUAL CASUALTY COMPANY	0.84%	\$4,568,119	\$4,696,223	\$5,135,367	\$3,679,998	78.36%
34	OWNERS INSURANCE COMPANY	0.83%	\$4,506,384	\$3,989,777	\$1,390,803	\$2,943,102	73.77%
35	GENERAL CASUALTY CO OF WISCONSIN	0.81%	\$4,421,127	\$4,369,009	\$1,004,604	\$1,381,424	31.62%
36	ACE AMERICAN INSURANCE COMPANY	0.79%	\$4,311,910	\$3,984,191	\$699,944	\$945,680	23.74%
37	OCCIDENTAL FIRE & GAS CO OF NC	0.79%	\$4,308,046	\$4,472,146	\$4,766,604	\$3,238,113	72.41%
38	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.74%	\$4,049,020	\$3,939,394	\$2,583,015	\$2,162,272	54.89%
39	GREAT AMERICAN ASSURANCE COMPANY	0.73%	\$3,988,353	\$4,033,050	\$1,428,811	\$1,730,027	42.90%
40	CONSUMERS INSURANCE USA INC	0.71%	\$3,873,267	\$2,748,808	\$693,788	\$936,500	34.07%
41	INTERSTATE INDEMNITY COMPANY	0.69%	\$3,787,788	\$4,390,399	\$1,876,382	\$2,701,047	61.52%
42	HARTFORD FIRE INSURANCE COMPANY	0.69%	\$3,747,450	\$3,999,952	\$2,217,890	\$2,083,726	52.09%
43	STATE AUTO PROPERTY & CASUALTY INS CO	0.65%	\$3,547,764	\$3,590,624	\$2,172,198	\$2,183,465	60.81%
44	STRATFORD INSURANCE COMPANY	0.64%	\$3,513,548	\$3,490,462	\$1,357,116	\$1,933,000	55.38%
45	NATIONAL INTERSTATE INSURANCE COMPANY	0.64%	\$3,495,685	\$2,713,318	\$736,247	\$974,154	35.90%
46	NATIONAL LIABILITY & FIRE INS CO	0.64%	\$3,494,242	\$3,318,153	\$1,177,381	\$2,208,226	66.55%
47	COLUMBIA MUTUAL INSURANCE CO	0.63%	\$3,461,979	\$3,586,087	\$2,478,125	\$1,604,807	44.75%
48	ACCEPTANCE CASUALTY INSURANCE CO	0.63%	\$3,461,972	\$3,746,239	\$1,967,101	\$2,958,789	78.98%
49	BITUMINOUS CASUALTY CORPORATION	0.62%	\$3,407,904	\$3,448,911	\$825,677	\$1,429,411	41.45%
50	HARTFORD UNDERWRITERS INSURANCE CO	0.62%	\$3,392,889	\$2,722,645	\$739,318	\$1,049,563	38.55%
51	FEDERAL INSURANCE COMPANY	0.61%	\$3,323,573	\$3,676,246	\$662,392	\$661,338	17.99%
52	LANCER INSURANCE COMPANY	0.61%	\$3,317,847	\$3,414,661	\$1,211,246	\$2,424,989	71.02%
53	SECURA INSURANCE A MUTUAL COMPANY	0.58%	\$3,165,544	\$2,842,833	\$715,307	\$817,459	28.76%
54	OHIO CASUALTY INSURANCE COMPANY	0.53%	\$2,889,378	\$3,057,694	\$989,439	\$1,206,477	39.46%
55	GRINNELL MUTUAL REINSURANCE COMPANY	0.53%	\$2,866,976	\$2,780,955	\$995,160	\$1,192,742	42.89%
56	CAMERON MUTUAL INSURANCE COMPANY	0.52%	\$2,841,783	\$2,811,848	\$1,150,041	\$1,231,117	43.78%
57	PEERLESS INSURANCE COMPANY	0.52%	\$2,815,561	\$3,236,343	\$601,508	\$2,422,671	74.86%
58	AMERICAN GENERAL INDEMNITY COMPANY	0.52%	\$2,813,398	\$1,822,154	\$542,656	\$803,499	44.10%
59	AMERICAN ECONOMY INSURANCE COMPANY	0.51%	\$2,791,395	\$3,631,377	\$1,232,810	\$625,858	17.23%
60	SHELTER GENERAL INS CO	0.50%	\$2,705,832	\$2,653,293	\$754,919	\$418,718	15.78%
61	DAIMLERCHRYSLER INSURANCE COMPANY	0.49%	\$2,660,175	\$2,644,058	\$1,216,134	\$1,373,110	51.93%
62	WESTPORT INSURANCE CORPORATION	0.46%	\$2,533,898	\$2,342,291	\$1,407,344	\$2,119,048	90.47%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	CLARENDON NATIONAL INS CO	0.46%	\$2,518,628	\$2,040,702	\$671,807	\$3,711,314	181.86%
64	NATIONAL CASUALTY COMPANY	0.45%	\$2,470,751	\$2,294,496	\$765,244	\$569,810	24.83%
65	RLI INSURANCE COMPANY	0.43%	\$2,360,686	\$2,285,941	\$1,953,004	\$1,545,944	67.63%
66	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.42%	\$2,310,072	\$2,701,820	\$2,300,691	\$2,515,720	93.11%
67	STATE FARM FIRE AND CASUALTY COMPANY	0.42%	\$2,291,649	\$2,242,621	\$1,806,298	\$1,625,170	72.47%
68	ALLSTATE INSURANCE COMPANY	0.42%	\$2,283,194	\$2,550,375	\$2,700,693	\$2,322,124	91.05%
69	AMERICAN ALTERNATIVE INS CORP	0.42%	\$2,265,373	\$2,208,118	\$1,683,499	\$1,410,490	63.88%
70	ACUITY A MUTUAL INSURANCE COMPANY	0.40%	\$2,162,467	\$740,186	\$79,844	\$207,080	27.98%
71	ALLSTATE INDEMNITY COMPANY	0.40%	\$2,161,662	\$1,999,402	\$740,470	\$981,988	49.11%
72	TWIN CITY FIRE INS CO	0.38%	\$2,087,563	\$2,120,090	\$302,904	\$498,855	23.53%
73	MIDWESTERN INDEMNITY COMPANY THE	0.38%	\$2,061,374	\$1,666,454	\$461,420	\$1,179,053	70.75%
74	UNITED STATES FIRE INSURANCE COMPANY	0.37%	\$2,018,439	\$1,855,153	\$148,422	\$585,244	31.53%
75	CHURCH MUTUAL INSURANCE COMPANY	0.36%	\$1,979,552	\$1,996,443	\$398,382	\$600,081	30.06%
76	TRANSPORTATION INSURANCE COMPANY	0.36%	\$1,968,444	\$2,040,571	\$631,380	-\$1,770,840	-86.78%
77	LIBERTY MUTUAL INSURANCE COMPANY	0.36%	\$1,955,579	\$1,866,008	\$489,732	\$242,084	12.97%
78	CUMIS INSURANCE SOCIETY INC	0.35%	\$1,935,632	\$1,763,653	\$1,051,054	\$1,132,004	64.19%
79	GATEWAY INSURANCE COMPANY	0.35%	\$1,920,211	\$1,944,386	\$489,343	\$392,431	20.18%
80	FEDERATED SERVICE INSURANCE COMPANY	0.34%	\$1,881,067	\$1,545,806	\$688,339	\$943,379	61.03%
81	INDIANA LUMBERMENS MUTUAL INS CO	0.34%	\$1,878,913	\$1,816,270	\$427,927	\$219,606	12.09%
82	SENTRY INSURANCE A MUTUAL COMPANY	0.34%	\$1,866,199	\$1,721,486	\$3,393,071	\$2,888,202	167.77%
83	ARCH INSURANCE COMPANY	0.34%	\$1,837,153	\$1,644,781	\$771,994	\$811,354	49.33%
84	TRUCK INSURANCE EXCHANGE	0.34%	\$1,833,490	\$1,744,183	\$1,052,930	\$814,363	46.69%
85	SIRIUS AMERICA INSURANCE COMPANY	0.34%	\$1,833,251	\$1,577,636	\$1,387,239	\$950,266	60.23%
86	GENERAL INSURANCE CO OF AMERICA	0.33%	\$1,794,407	\$510,477	\$221,218	\$271,559	53.20%
87	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.33%	\$1,789,948	\$1,704,829	\$294,844	\$862,332	50.58%
88	AMERICAN CASUALTY CO OF READING PA	0.32%	\$1,724,735	\$2,100,759	\$648,480	\$538,706	25.64%
89	WESTCHESTER FIRE INSURANCE COMPANY	0.30%	\$1,653,513	\$1,772,538	\$0	\$556,519	31.40%
90	NORTHFIELD INSURANCE COMPANY	0.30%	\$1,647,664	\$1,568,497	\$1,196,704	\$674,882	43.03%
91	FAIRMONT SPECIALTY INSURANCE COMPANY	0.30%	\$1,630,897	\$1,575,037	\$461,520	\$879,164	55.82%
92	SAGAMORE INSURANCE COMPANY	0.28%	\$1,535,436	\$1,459,422	\$340,040	\$448,334	30.72%
93	ST PAUL MERCURY INSURANCE COMPANY	0.28%	\$1,519,714	\$1,894,494	\$1,880,595	\$2,819,316	148.82%
94	WEST AMERICAN INSURANCE COMPANY	0.27%	\$1,479,362	\$1,657,001	\$796,792	\$744,704	44.94%
95	TRANSCONTINENTAL INSURANCE COMPANY	0.26%	\$1,433,706	\$1,440,093	\$826,889	\$904,657	62.82%
96	ADDISON INSURANCE COMPANY	0.26%	\$1,429,829	\$502,029	\$53,378	\$183,773	36.61%
97	OLD REPUBLIC INSURANCE COMPANY	0.26%	\$1,421,087	\$1,187,126	\$3,596,416	\$2,224,442	187.38%
98	SHELTER MUTUAL INSURANCE CO	0.25%	\$1,374,658	\$1,397,773	\$370,046	\$573,448	41.03%
99	AMCO INSURANCE COMPANY	0.25%	\$1,356,511	\$1,308,029	\$102,736	\$151,290	11.57%
100	HAULERS INSURANCE COMPANY INC	0.25%	\$1,356,478	\$1,230,284	\$454,082	\$484,617	39.39%
101	GREAT AMERICAN INSURANCE COMPANY	0.24%	\$1,307,081	\$1,088,387	\$513,053	\$513,095	47.14%
102	AMERISURE INSURANCE COMPANY	0.24%	\$1,296,301	\$1,302,463	\$349,698	\$313,695	24.08%
103	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.23%	\$1,277,246	\$1,424,237	\$513,310	\$686,280	48.19%
104	AMERICAN GUARANTEE & LIABILITY INS CO	0.23%	\$1,256,689	\$875,071	\$212,725	\$187,188	21.39%
105	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.21%	\$1,161,813	\$917,560	\$196,265	\$200,750	21.88%
106	UNITED STATES FIDELITY & GUARANTY CO	0.21%	\$1,122,460	\$1,482,295	\$2,144,195	\$1,831,386	123.55%
107	TRAVELERS INDEMNITY COMPANY	0.20%	\$1,069,140	\$946,111	\$824,041	\$3,188,376	337.00%
108	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.18%	\$1,004,952	\$1,037,990	\$570,321	\$268,274	25.85%
109	FARMERS INSURANCE EXCHANGE	0.18%	\$970,170	\$1,139,209	\$1,341,944	\$1,417,015	124.39%
110	BROTHERHOOD MUTUAL INSURANCE CO	0.18%	\$960,501	\$984,459	\$145,255	\$165,867	16.85%
111	MARYLAND CASUALTY COMPANY	0.17%	\$905,659	\$1,042,737	\$976,161	\$524,458	50.30%
112	CHARTER OAK FIRE INSURANCE CO THE	0.16%	\$899,792	\$891,736	\$225,053	\$749,784	84.08%
113	GRANITE STATE INSURANCE COMPANY	0.16%	\$862,486	\$1,094,689	\$227,578	\$1,103,045	100.76%
114	PROGRESSIVE CASUALTY INSURANCE CO	0.16%	\$850,438	\$923,969	\$185,479	\$235,034	25.44%
115	GREAT NORTHERN INSURANCE COMPANY	0.15%	\$844,197	\$813,163	\$182,070	-\$110,954	-13.64%
116	UNITED FIRE & INDEMNITY COMPANY	0.14%	\$775,971	\$1,195,237	\$348,861	\$228,545	19.12%
117	ATLANTIC SPECIALTY INSURANCE COMPANY	0.14%	\$744,860	\$326,995	\$69,538	\$156,789	47.95%
118	FIRST NATIONAL INS CO OF AMERICA	0.14%	\$741,159	\$384,103	\$67,335	\$82,144	21.39%
119	ONEBEACON INSURANCE COMPANY	0.13%	\$729,602	\$808,546	\$1,428,949	\$1,421,421	175.80%
120	NATIONWIDE AGRIBUSINESS INS CO	0.13%	\$727,153	\$538,769	\$557,884	-\$254,346	-47.21%
121	FARMLAND MUTUAL INSURANCE COMPANY	0.13%	\$711,946	\$616,002	\$132,252	\$142,615	23.19%
122	GUIDEONE MUTUAL INSURANCE COMPANY	0.13%	\$683,600	\$677,101	\$452,864	\$258,309	38.15%
123	NATIONAL AMERICAN INSURANCE COMPANY	0.12%	\$678,957	\$332,344	\$84,600	\$68,650	20.66%
124	WINDSOR INSURANCE COMPANY	0.12%	\$667,154	\$690,131	\$214,887	\$481,655	69.79%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	PHILADELPHIA INDEMNITY INSURANCE CO	0.11%	\$614,616	\$627,696	\$313,023	\$262,518	41.82%
126	ILLINOIS NATIONAL INSURANCE COMPANY	0.11%	\$607,698	\$900,883	\$319,515	\$673,558	74.77%
127	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.11%	\$604,665	\$584,906	\$214,575	\$392,895	67.17%
128	MIC PROPERTY AND CASUALTY INS CORP	0.11%	\$584,124	\$1,193,506	\$784,883	\$789,264	66.13%
129	ST PAUL GUARDIAN INSURANCE COMPANY	0.11%	\$573,863	\$634,652	\$77,922	\$195,016	30.73%
130	FIRST GUARD INSURANCE COMPANY	0.10%	\$557,646	\$557,646	\$242,804	\$290,539	52.10%
131	FIRST FINANCIAL INSURANCE COMPANY	0.10%	\$546,099	\$609,683	\$133,337	-\$30,118	-4.94%
132	AMERICAN ZURICH INSURANCE COMPANY	0.10%	\$540,063	\$609,522	\$110,645	\$330,160	54.17%
133	GREENWICH INSURANCE COMPANY	0.10%	\$528,332	\$829,603	\$442,200	\$532,018	64.13%
134	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT.	0.10%	\$522,353	\$160,810	\$821,018	\$656,077	407.98%
135	GENESIS INSURANCE COMPANY	0.09%	\$509,938	\$441,396	\$0	\$19,000	4.30%
136	GENERAL FIRE & CASUALTY COMPANY	0.08%	\$463,546	\$477,629	\$176,208	\$334,141	69.96%
137	VALLEY FORGE INSURANCE COMPANY	0.08%	\$429,836	\$421,106	\$741,591	-\$554,804	-131.75%
138	ACE PROPERTY AND CASUALTY INSURANCE COMPAN	0.08%	\$424,268	\$174,493	\$15,287	-\$19,466	-11.16%
139	ASSURANCE COMPANY OF AMERICA	0.08%	\$420,955	\$461,582	\$327,681	-\$442,343	-95.83%
140	STONINGTON INSURANCE COMPANY	0.07%	\$408,565	\$246,726	\$32,414	\$216,845	87.89%
141	AMERICAN MODERN HOME INSURANCE CO	0.07%	\$405,744	\$483,620	\$583,146	\$752,332	155.56%
142	REGENT INSURANCE COMPANY	0.07%	\$389,621	\$502,210	\$254,398	\$839,149	167.09%
143	HARTFORD CASUALTY INS CO	0.07%	\$387,195	\$370,164	\$569,418	-\$50,912	-13.75%
144	FARMERS ALLIANCE MUTUAL INS CO	0.07%	\$382,050	\$363,318	\$127,635	\$215,261	59.25%
145	FLORISTS MUTUAL INSURANCE COMPANY	0.07%	\$375,797	\$404,698	\$182,572	\$168,377	41.61%
146	ARGONAUT GREAT CENTRAL INSURANCE CO	0.07%	\$374,068	\$351,004	\$62,651	\$442,363	126.03%
147	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.07%	\$371,352	\$388,625	\$47,416	-\$34,216	-8.80%
148	PHARMACISTS MUTUAL INSURANCE COMPANY	0.07%	\$359,535	\$310,625	\$127,867	\$165,995	53.44%
149	AMERICAN AUTOMOBILE INSURANCE CO	0.07%	\$357,505	\$339,970	\$59,073	-\$298,132	-87.69%
150	MID-CONTINENT CASUALTY COMPANY	0.06%	\$338,787	\$415,511	\$513,405	-\$13,532	-3.26%
151	WAUSAU BUSINESS INSURANCE COMPANY	0.06%	\$335,752	\$309,007	\$37,149	-\$34,395	-11.13%
152	WAUSAU UNDERWRITERS INS CO	0.06%	\$317,980	\$291,349	\$142,031	-\$52,756	-18.11%
153	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.06%	\$315,818	\$333,259	\$194,765	-\$78,960	-23.69%
154	CHEROKEE INSURANCE COMPANY	0.06%	\$306,435	\$301,258	\$28,512	-\$4,093	-1.36%
155	FIDELITY AND DEPOSIT CO MARYLAND	0.05%	\$299,226	\$275,028	\$117,722	\$146,120	53.13%
156	ATHENA ASSURANCE COMPANY	0.05%	\$284,382	\$195,177	\$485,769	\$159,591	81.77%
157	TRAVELERS CASUALTY AND SURETY CO	0.05%	\$281,313	\$281,313	\$9,540	-\$53,241	-18.93%
158	TRI STATE INSURANCE CO OF MINNESOTA	0.05%	\$280,216	\$331,697	\$133,757	-\$129,595	-39.07%
159	ONEBEACON AMERICA INSURANCE COMPANY	0.05%	\$272,134	\$234,869	\$1,137,092	\$536,045	228.23%
160	INTREPID INSURANCE COMPANY	0.05%	\$270,126	\$68,410	\$0	\$0	0.00%
161	HANOVER INSURANCE COMPANY THE	0.05%	\$269,467	\$332,623	\$162,342	\$234,515	70.50%
162	FIDELITY AND GUARANTY INSURANCE COMPANY	0.05%	\$267,589	\$585,894	\$502,686	\$1,371,437	234.08%
163	QBE INSURANCE CORPORATION	0.05%	\$262,115	\$356,384	\$13,879	\$1,013,691	284.44%
164	COMMERCE AND INDUSTRY INSURANCE CO	0.05%	\$260,995	\$212,095	\$3,460	\$26,457	12.47%
165	STATE AUTOMOBILE MUTUAL INS CO	0.05%	\$254,827	\$283,412	\$84,500	\$286,410	101.06%
166	ALEA NORTH AMERICA INSURANCE COMPANY	0.05%	\$252,026	\$214,106	\$16,862	\$65,499	30.59%
167	T H E INSURANCE COMPANY	0.04%	\$241,214	\$238,045	\$50,827	-\$36,192	-15.20%
168	COOPERATIVE MUTUAL INSURANCE COMPANY	0.04%	\$237,217	\$255,720	\$23,555	\$125,485	49.07%
169	MARKEL INSURANCE COMPANY	0.04%	\$235,292	\$233,025	\$810	\$26,332	11.30%
170	NORTHERN INSURANCE CO OF NEW YORK	0.04%	\$222,274	\$252,420	\$1,019,326	\$704,117	278.95%
171	INSURANCE CORPORATION OF HANNOVER	0.04%	\$214,438	\$288,209	\$1,122,334	\$825,650	286.48%
172	FIREMANS FUND INSURANCE COMPANY	0.04%	\$211,452	\$243,259	\$408,480	\$219,969	90.43%
173	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.04%	\$202,874	\$179,942	\$10,326	\$30,852	17.15%
174	RIVERPORT INSURANCE COMPANY	0.04%	\$200,221	\$219,784	\$66,052	\$119,134	54.21%
175	MID CENTURY INSURANCE COMPANY	0.04%	\$199,773	\$256,932	\$96,428	\$24,702	9.61%
176	FIDELITY & GUARANTY INS UNDERWRITERS	0.03%	\$188,006	\$230,832	\$66,204	\$154,317	66.85%
177	LIBERTY INSURANCE CORPORATION	0.03%	\$180,074	\$140,711	\$82,549	-\$19,537	-13.88%
178	LEADER INSURANCE COMPANY	0.03%	\$174,394	\$287,552	\$345,043	-\$267,493	-93.02%
179	ELECTRIC INSURANCE COMPANY	0.03%	\$173,976	\$174,042	\$144,561	\$168,319	96.71%
180	LUMBERMENS MUTUAL CASUALTY CO	0.03%	\$160,637	\$196,468	\$2,756,830	-\$1,112,054	-566.02%
181	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.03%	\$159,597	\$144,549	\$23,118	\$376,226	260.28%
182	NATIONAL SURETY CORPORATION	0.03%	\$157,744	\$159,190	\$985,133	\$945,498	593.94%
183	AMERICAN SOUTHERN INSURANCE COMPANY	0.03%	\$157,330	\$102,729	\$21,128	\$522,103	508.23%
184	HARLEYSVILLE INSURANCE COMPANY	0.03%	\$151,924	\$104,743	\$35,745	\$63,626	60.74%
185	ATLANTIC MUTUAL INSURANCE COMPANY	0.03%	\$150,142	\$691,356	\$573,044	\$743,093	107.48%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	AXA RE PROPERTY AND CASUALTY INSURANCE COMF	0.03%	\$147,252	\$235,183	\$66,946	\$144,127	61.28%
187	PHOENIX INSURANCE COMPANY THE	0.03%	\$139,088	\$33,875	\$200,000	\$44,644	131.79%
188	AMERICAN INSURANCE COMPANY THE	0.03%	\$137,735	\$158,408	\$2,868	-\$10,444	-6.59%
189	INTEGON NATIONAL INSURANCE COMPANY	0.02%	\$129,556	\$149,576	\$115,740	\$98,126	65.60%
190	MASSACHUSETTS BAY INS CO	0.02%	\$126,917	\$108,654	\$70,019	\$230,976	212.58%
191	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$126,872	\$164,825	\$16,887	\$37,517	22.76%
192	SCOTTSDALE INDEMNITY COMPANY	0.02%	\$125,468	\$96,157	\$26,719	\$17,481	18.18%
193	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$115,160	\$51,874	-\$50	-\$40,886	-78.82%
194	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.02%	\$113,361	\$82,649	\$21,317	\$26,067	31.54%
195	TIG INSURANCE COMPANY	0.02%	\$111,026	\$486,285	\$554,682	\$18,198	3.74%
196	REDLAND INSURANCE COMPANY	0.02%	\$109,323	\$95,540	\$604,425	\$185,272	193.92%
197	AMERICAN FIRE & CASUALTY COMPANY	0.02%	\$108,664	\$45,929	\$11,422	\$11,580	25.21%
198	NEW HAMPSHIRE INSURANCE COMPANY	0.02%	\$105,304	\$108,165	\$2,070,907	\$1,926,068	1780.68%
199	STAR INSURANCE COMPANY	0.02%	\$91,250	\$34,146	\$18,813	-\$106,300	-311.31%
200	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.02%	\$87,781	\$93,877	\$69,088	-\$1,867,123	-1988.90%
201	ZURICH AMERICAN INS CO OF ILLINOIS	0.02%	\$86,877	\$98,794	\$38,779	\$47,678	48.26%
202	INSURANCE CO OF THE STATE OF PA	0.02%	\$85,513	\$32,054	\$1,452,525	\$287,746	897.69%
203	GULF INSURANCE COMPANY	0.02%	\$85,380	\$145,237	\$3,462,137	-\$1,433,341	-986.90%
204	SELECTIVE INSURANCE CO OF S CAROLINA	0.01%	\$77,144	\$76,436	\$9,169	\$22,922	29.99%
205	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$74,492	\$59,338	\$32,636	-\$113,454	-191.20%
206	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$74,320	\$89,001	\$18,434	-\$73,682	-82.79%
207	VIRGINIA SURETY COMPANY INC	0.01%	\$72,529	\$162,495	\$22,562	\$43,248	26.61%
208	HARTFORD INSURANCE CO OF MIDWEST THE	0.01%	\$72,357	\$41,982	\$0	\$7,710	18.37%
209	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$64,375	\$68,268	\$7,102	\$12,037	17.63%
210	NATIONAL FARMERS UNION PRO & CAS CO	0.01%	\$58,135	\$63,398	\$37,121	\$94,218	148.61%
211	BANCINSURE INC	0.01%	\$56,396	\$57,465	\$19,070	\$21,070	36.67%
212	ARGONAUT INSURANCE COMPANY	0.01%	\$54,502	\$74,563	\$104,863	\$23,249	31.18%
213	NAVIGATORS INSURANCE COMPANY	0.01%	\$53,021	\$54,276	\$7,595	\$38,881	71.64%
214	LM INSURANCE CORPORATION	0.01%	\$49,827	\$34,665	\$0	\$5,761	16.62%
215	GREAT AMERICAN INSURANCE COMPANY OF NEW YOF	0.01%	\$40,671	\$39,890	\$27,388	\$9,484	23.78%
216	EMPLOYERS FIRE INSURANCE COMPANY	0.01%	\$38,836	\$31,081	\$81,814	\$102,537	329.90%
217	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.01%	\$38,087	\$38,887	\$12,464	-\$23,828	-61.27%
218	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.01%	\$33,728	\$21,120	\$22,662	-\$902,299	-4272.25%
219	NATIONAL SPECIALTY INSURANCE COMPANY	0.01%	\$29,289	\$23,584	-\$59,526	\$84,287	357.39%
220	WESTFIELD INSURANCE COMPANY	0.01%	\$28,055	\$58,711	\$945	-\$1,309	-2.23%
221	SELECTIVE INS CO OF THE SOUTHEAST	0.00%	\$27,106	\$37,705	-\$7,308	\$4,581	12.15%
222	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$26,471	\$28,419	\$5,143	\$49,705	174.90%
223	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$25,018	\$25,291	\$970,333	-\$186,430	-737.14%
224	AMERICAN STANDARD INS CO OF WISCONSIN	0.00%	\$24,083	\$22,817	\$6,922	\$6,922	30.34%
225	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$23,955	\$23,955	\$500	-\$3,150	-13.15%
226	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$23,853	\$17,988	\$7,804	\$8,043	44.69%
227	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$23,327	\$16,873	-\$2,122	\$2,875	17.04%
228	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$20,718	\$36,628	\$14,654	-\$53,702	-146.61%
229	MITSUMI SUMITOMO INSURANCE USA INC	0.00%	\$18,904	\$18,458	\$3,721	\$8,487	45.98%
230	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$16,983	\$20,548	\$4,939	\$13,839	67.35%
231	SAFECO INSURANCE CO OF AMERICA	0.00%	\$16,887	\$26,974	\$21,519	\$24,155	89.55%
232	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$15,759	\$14,963	\$682,698	\$452,965	3027.23%
233	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$14,786	\$16,035	\$2,659	-\$85,875	-535.55%
234	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$14,180	\$11,921	\$977	\$1,322	11.09%
235	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$11,172	\$10,100	\$0	-\$1,067	-10.56%
236	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$8,509	\$11,916	\$0	\$2,149	18.03%
237	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$7,633	\$5,060	\$0	-\$8,300	-164.03%
238	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	\$7,359	\$8,755	\$106	-\$47	-0.54%
239	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$5,661	\$3,986	\$3,311	\$4,005	100.48%
240	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$5,509	\$41,356	\$21,815	\$19,650	47.51%
241	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$5,074	\$94,282	\$71,244	\$91,258	96.79%
242	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$4,519	\$6,272	\$13,000	\$10,668	170.09%
243	HUDSON INSURANCE COMPANY	0.00%	\$4,056	\$8,513	\$2,223	-\$27,741	-325.87%
244	TRIUMPH CASUALTY COMPANY	0.00%	\$3,768	\$66,432	\$39,070	\$41,033	61.77%
245	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$3,667	\$3,632	\$2,429	\$5,257	144.74%
246	PACIFIC INDEMNITY COMPANY	0.00%	\$2,073	\$1,650	-\$296	-\$3,275	-198.48%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$1,917	\$236	\$190,350	\$40,275	17065.68%
248	SELECTIVE INSURANCE COMPANY OF AMERICA	0.00%	\$1,315	\$1,151	\$152	\$495	43.01%
249	SECURA SUPREME INSURANCE COMPANY	0.00%	\$1,211	\$1,161	\$294	\$468	40.31%
250	VIGILANT INSURANCE COMPANY	0.00%	\$1,140	\$1,023	\$2,707	\$730	71.36%
251	GEICO INDEMNITY COMPANY	0.00%	\$1,028	\$1,069	\$968	\$1,796	168.01%
252	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$984	\$126	\$0	\$32	25.40%
253	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00%	\$661	\$687	\$546	\$1,083	157.64%
254	GEICO GENERAL INS CO	0.00%	\$335	\$332	\$171	\$340	102.41%
255	REPUBLIC WESTERN INS CO	0.00%	\$193	\$1,150	\$2,761,810	\$2,288,829	199028.61%
256	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$187	\$7,264	\$14,483	-\$13,414	-184.66%
257	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$158	\$160	\$140	\$255	159.38%
258	ENCOMPASS INDEMNITY COMPANY	0.00%	\$50	\$10	\$0	\$0	0.00%
259	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$12	\$11	\$4	-\$9	-81.82%
260	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$3	\$4	\$1	-\$265	-6625.00%
261	CHICAGO INSURANCE COMPANY	0.00%	\$2	\$96	\$0	-\$155	-161.46%
262	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4,241	N/A
263	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,166	-\$2,166	N/A
264	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$8,968	\$286,736	N/A
265	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$255,187	\$103,567	N/A
266	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,361	N/A
267	VESTA FIRE INSURANCE CORP	0.00%	\$0	\$0	\$0	-\$329	N/A
268	PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$221,700	N/A
269	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$241	N/A
270	MILLERS FIRST INSURANCE COMANY	0.00%	\$0	\$45	\$8,028	-\$7,495	-16655.56%
271	UNITRIN AUTO AND HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
272	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$0	-\$727	-\$727	N/A
273	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$10,000	\$54,267	N/A
274	TRAVELERS CASUALTY INSURANCE COMPANY OF AMI	0.00%	\$0	\$0	\$0	-\$953	N/A
275	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$33	N/A
276	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,663	N/A
277	SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$53,750	\$55,648	N/A
278	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$6,000	\$6,000	N/A
279	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$0	\$0	\$353,679	\$258,265	N/A
280	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$0	\$1	\$0	-\$1	-100.00%
281	AIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,224	N/A
282	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$210,913	\$33,292	N/A
283	UNITED SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$274,475	-\$433,179	N/A
284	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	-\$783	-\$783	N/A
285	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$46,872	N/A
286	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$200	-\$11,673	N/A
287	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$3	N/A
288	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	\$0	\$0	\$30,000	-\$5,000	N/A
289	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$77	N/A
290	XL INSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	\$5,064	N/A
291	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$0	\$0	\$23,500	\$270,653	N/A
292	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$78	-\$2,922	N/A
293	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$193	N/A
294	VALIANT INS CO	0.00%	\$0	-\$52	\$1,208	-\$54,087	104013.46%
295	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$33,000	-\$182,486	N/A
296	INSURANCE COMPANY OF THE WEST	0.00%	\$0	\$0	\$22,000	-\$1,263,754	N/A
297	PENN AMERICA INS CO	0.00%	\$0	\$0	\$175,000	\$151,641	N/A
298	AXA CORPORATE SOLUTIONS INSURANCE COMPANY	0.00%	\$0	\$0	\$264,000	-\$473,531	N/A
299	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$499,731	-\$727,214	N/A
300	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$602	N/A
301	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$1	N/A
302	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	\$54	N/A
303	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	-\$1,790	N/A
304	XL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$287,236	-\$186,759	N/A
305	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$98,500	\$98,500	N/A
306	GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$178,124	N/A
307	SUA INSURANCE COMPANY	0.00%	\$0	\$0	\$33	-\$53,565	N/A
308	MGA INSURANCE COMPANY INC	0.00%	\$0	\$0	\$81,488	\$29,488	N/A

**2004 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
309	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$180	N/A
310	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$6,266	-\$21,520	N/A
311	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$76	N/A
312	AMERICAN HARDWARE MUTUAL INS CO	0.00%	-\$2	-\$2	\$0	-\$9	450.00%
313	GENERAL CASUALTY CO OF ILLINOIS	0.00%	-\$26	-\$26	-\$1	-\$10	38.46%
314	COLUMBIA INSURANCE COMPANY	0.00%	-\$57	-\$40	-\$5	-\$28	70.00%
315	AMERICAN EMPLOYERS INSURANCE CO	0.00%	-\$333	\$276	\$1,454,924	\$419,383	151950.36%
316	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	-\$686	-\$686	-\$279	-\$379	55.25%
317	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00%	-\$734	\$20,444	\$0	-\$9,493	-46.43%
318	NORTHERN ASSURANCE CO OF AMERICA	0.00%	-\$1,170	-\$971	\$12,027	-\$10,770	1109.17%
319	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	-\$1,180	\$3,200	\$16,597	\$402,593	12581.03%
320	FIDELITY AND CASUALTY COMPANY OF NEW YORK TH	0.00%	-\$1,351	-\$1,351	\$616	\$1,224	-90.60%
321	DIAMOND STATE INSURANCE COMPANY	0.00%	-\$1,689	-\$1,689	-\$987	-\$11,751	695.74%
322	ULICO CASUALTY COMPANY	0.00%	-\$5,736	\$62,677	\$101,076	\$156,496	249.69%
323	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	-\$6,095	\$976	\$0	-\$8,764	-897.95%
324	UNITED FINANCIAL CASUALTY COMPANY	0.00%	-\$8,071	-\$8,071	\$0	\$244	-3.02%
325	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	-\$9,783	-\$10,700	\$204,263	-\$562,861	5260.38%
326	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	-\$12,749	\$30,099	\$581,980	\$321,611	1068.51%
327	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$17,021	-\$11,027	\$555,298	-\$1,091,546	9898.85%
328	CENTENNIAL INSURANCE COMPANY	0.00%	-\$21,063	\$119,412	\$163,310	\$3,109	2.60%
329	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	-\$21,813	-\$21,813	-\$381	-\$7,625	34.96%
330	COMMERCIAL GUARANTY CASUALTY INSURANCE CO	-0.01%	-\$37,949	\$322,557	\$350,429	\$149,818	46.45%
331	BITUMINOUS FIRE AND MARINE INS CO	-0.01%	-\$66,144	-\$58,426	-\$249	\$5,051	-8.65%
332	ROYAL INDEMNITY COMPANY	-0.03%	-\$182,413	\$589,014	\$109,077	\$221,111	37.54%
333	PACIFIC EMPLOYERS INSURANCE COMPANY	-0.03%	-\$183,184	-\$178,013	\$3,204,638	-\$139,699	78.48%
334	SECURITY NATIONAL INSURANCE COMPANY	-0.04%	-\$202,735	\$94,638	\$150,901	-\$130,610	-138.01%
TOTAL		100.00%	\$545,427,936	\$534,465,268	\$301,346,726	\$287,210,034	53.74%

**TOTALS ALL BUSINESS  
IN MISSOURI**



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	9.86%	\$831,545,093	\$804,287,439	\$467,086,873	\$486,546,824	60.49%
2	STATE FARM MUTUAL AUTOMOBILE INS CO	7.76%	\$653,855,644	\$655,762,867	\$419,110,981	\$415,116,194	63.30%
3	STATE FARM FIRE AND CASUALTY COMPANY	4.67%	\$393,869,087	\$384,756,449	\$208,246,887	\$220,559,704	57.32%
4	SHELTER MUTUAL INSURANCE CO	3.38%	\$284,720,529	\$283,621,479	\$157,782,014	\$166,455,857	58.69%
5	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBUR	2.45%	\$206,597,671	\$210,305,523	\$42,366,556	\$54,472,741	25.90%
6	MISSOURI EMPLOYERS MUTUAL INS CO	1.84%	\$155,092,846	\$159,581,692	\$82,275,336	\$76,354,143	47.85%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.51%	\$126,931,373	\$124,857,624	\$70,479,284	\$73,824,718	59.13%
8	FARMERS INSURANCE COMPANY INC	1.46%	\$123,219,570	\$123,267,416	\$71,327,069	\$68,358,520	55.46%
9	SAFECO NATIONAL INSURANCE COMPANY	1.42%	\$119,841,812	\$114,775,053	\$57,884,417	\$68,398,501	59.59%
10	AMERICAN HOME ASSURANCE COMPANY	1.33%	\$111,844,828	\$105,604,420	\$47,723,204	\$74,914,013	70.94%
11	CATERPILLAR INSURANCE COMPANY	1.29%	\$108,686,030	\$107,155,778	\$3,167,587	\$105,846,202	98.78%
12	ALLSTATE INSURANCE COMPANY	1.26%	\$105,958,521	\$108,063,136	\$55,805,562	\$59,110,485	54.70%
13	PROGRESSIVE NORTHWESTERN INS CO	1.21%	\$101,688,463	\$109,738,299	\$54,252,940	\$57,566,085	52.46%
14	AMERICAN STANDARD INS CO OF WISCONSIN	1.20%	\$101,281,727	\$103,629,969	\$63,150,113	\$63,780,318	61.55%
15	LIBERTY MUTUAL FIRE INSURANCE CO	1.15%	\$97,186,705	\$95,855,767	\$63,974,122	\$63,510,364	66.26%
16	ZURICH AMERICAN INSURANCE COMPANY	1.14%	\$96,334,592	\$104,036,166	\$47,222,848	\$68,582,013	65.92%
17	AUTOMOBILE CLUB INTER-INS EXCHANGE	1.13%	\$95,175,204	\$94,870,337	\$60,620,437	\$63,264,350	66.69%
18	CHICAGO TITLE INSURANCE CO	1.12%	\$94,251,412	\$14,512,831	\$1,319,719	\$1,223,834	8.43%
19	FEDERAL INSURANCE COMPANY	1.09%	\$91,545,015	\$93,954,677	\$29,777,702	\$28,014,196	29.82%
20	MID CENTURY INSURANCE COMPANY	0.92%	\$77,776,248	\$78,777,832	\$37,501,822	\$35,907,168	45.58%
21	CINCINNATI INS CO THE	0.92%	\$77,292,027	\$74,468,610	\$52,095,256	\$49,666,849	66.70%
22	CONTINENTAL CASUALTY COMPANY	0.90%	\$76,038,305	\$69,007,833	\$55,647,984	\$51,670,180	74.88%
23	ALLSTATE PROPERTY & CASUALTY INS CO	0.86%	\$72,659,179	\$68,443,498	\$39,545,217	\$45,007,810	65.76%
24	ACE AMERICAN INSURANCE COMPANY	0.81%	\$68,047,481	\$61,690,354	\$8,532,093	\$19,854,638	32.18%
25	TRAVELERS COMMERCIAL CASUALTY COMPANY	0.78%	\$66,100,599	\$71,371,470	\$26,869,154	\$43,564,525	61.04%
26	ST PAUL FIRE & MARINE INSURANCE CO	0.76%	\$63,749,776	\$70,679,538	\$37,123,029	\$46,177,967	65.33%
27	AMCO INSURANCE COMPANY	0.73%	\$61,922,427	\$58,108,743	\$27,327,809	\$32,333,150	55.64%
28	HARTFORD UNDERWRITERS INSURANCE CO	0.68%	\$57,131,765	\$56,107,265	\$28,368,677	\$30,572,532	54.49%
29	FEDERATED MUTUAL INSURANCE COMPANY	0.65%	\$54,834,839	\$57,017,760	\$28,558,936	\$29,382,743	51.53%
30	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.62%	\$52,147,362	\$51,778,394	\$29,901,460	\$27,768,535	53.63%
31	SAFECO INSURANCE CO OF AMERICA	0.60%	\$50,792,485	\$50,552,093	\$23,851,987	\$17,989,797	35.59%
32	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.60%	\$50,386,708	\$48,041,300	\$9,300,507	\$20,997,141	43.71%
33	CAMERON MUTUAL INSURANCE COMPANY	0.59%	\$49,793,132	\$48,931,020	\$27,298,538	\$27,220,649	55.63%
34	HARTFORD FIRE INSURANCE COMPANY	0.59%	\$49,713,181	\$50,609,885	\$26,470,955	\$24,635,310	48.68%
35	ALLSTATE INDEMNITY COMPANY	0.58%	\$49,243,498	\$44,706,704	\$19,992,177	\$19,278,418	43.12%
36	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.55%	\$46,434,702	\$45,467,608	\$7,063,894	\$9,336,660	20.53%
37	AUTO OWNERS INSURANCE COMPANY	0.51%	\$42,961,302	\$41,064,967	\$17,903,026	\$15,743,060	38.34%
38	CONTINENTAL WESTERN INSURANCE CO	0.51%	\$42,942,885	\$40,236,314	\$15,547,725	\$22,766,555	56.58%
39	FACTORY MUTUAL INSURANCE COMPANY	0.51%	\$42,793,765	\$44,713,264	\$17,298,509	\$8,428,365	18.85%
40	NATIONWIDE MUTUAL INSURANCE COMPANY	0.49%	\$41,348,856	\$41,000,137	\$23,802,928	\$28,081,287	68.49%
41	COMMERCE AND INDUSTRY INSURANCE CO	0.49%	\$41,331,158	\$33,580,831	\$12,334,757	\$20,603,155	61.35%
42	AUTO CLUB FAMILY INSURANCE COMPANY	0.45%	\$37,905,357	\$35,119,901	\$17,009,610	\$17,847,635	50.82%
43	MISSOURI PHYSICIANS MUTUAL	0.45%	\$37,717,350	\$33,773,458	\$1,684,500	\$12,398,487	36.71%
44	PROGRESSIVE MAX INSURANCE COMPANY	0.43%	\$36,632,562	\$31,758,158	\$14,890,512	\$19,019,258	59.89%
45	MEDICAL ASSURANCE CO INC THE	0.42%	\$35,092,851	\$36,254,981	\$9,043,043	\$13,174,960	36.34%
46	FIRE INSURANCE EXCHANGE	0.41%	\$34,381,504	\$34,622,936	\$10,727,049	\$9,729,871	28.10%
47	MISSOURI HOSPITAL PLAN	0.41%	\$34,169,082	\$30,818,722	\$11,803,284	\$18,733,049	60.78%
48	GEICO GENERAL INS CO	0.40%	\$33,937,990	\$33,824,410	\$21,380,915	\$20,853,535	61.65%
49	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.40%	\$33,655,245	\$31,995,969	\$16,359,479	\$20,825,172	65.09%
50	MIDWESTERN INDEMNITY COMPANY THE	0.40%	\$33,397,691	\$31,597,710	\$14,433,662	\$20,189,181	63.89%
51	COLUMBIA MUTUAL INSURANCE CO	0.39%	\$32,738,163	\$33,064,745	\$17,204,311	\$15,595,479	47.17%
52	STATE AUTO PROPERTY & CASUALTY INS CO	0.38%	\$32,317,876	\$31,339,593	\$19,002,577	\$19,162,257	61.14%
53	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.38%	\$31,911,785	\$20,095,978	\$8,497,100	\$13,594,534	67.65%
54	UNITED FIRE AND CASUALTY COMPANY	0.37%	\$30,772,420	\$31,739,666	\$10,036,439	\$8,013,976	25.25%
55	AMERISURE MUTUAL INSURANCE COMPANY	0.35%	\$29,889,455	\$29,652,439	\$11,015,216	\$17,392,751	58.66%
56	GREAT WEST CASUALTY COMPANY	0.35%	\$29,878,546	\$28,538,831	\$11,683,521	\$15,145,616	53.07%
57	WESTPORT INSURANCE CORPORATION	0.35%	\$29,491,880	\$28,664,279	\$15,353,821	\$9,147,154	31.91%
58	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.35%	\$29,214,470	\$29,300,626	\$14,936,168	\$12,303,528	41.99%
59	UNIVERSAL UNDERWRITERS INS CO	0.34%	\$28,992,032	\$26,493,758	\$9,972,801	\$13,676,878	51.82%
60	FIREMANS FUND INSURANCE COMPANY	0.33%	\$27,419,426	\$28,077,187	\$30,114,870	\$19,233,641	68.50%



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	USAA CASUALTY INSURANCE COMPANY	0.32%	\$27,198,118	\$26,725,323	\$15,054,510	\$13,626,927	50.99%
62	ILLINOIS NATIONAL INSURANCE COMPANY	0.31%	\$26,435,409	\$23,120,378	\$9,376,449	\$16,619,456	71.88%
63	ALLIED PROPERTY & CASUALTY INS CO	0.31%	\$26,065,077	\$24,997,076	\$13,186,497	\$14,096,573	56.39%
64	OWNERS INSURANCE COMPANY	0.31%	\$26,028,653	\$23,367,105	\$12,147,036	\$14,176,255	60.67%
65	MORTGAGE GUARANTY INS CORP	0.30%	\$25,186,749	\$25,283,482	\$16,169,335	\$21,490,960	85.00%
66	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.30%	\$25,065,383	\$27,813,030	\$17,076,018	\$15,318,246	55.08%
67	AMERICAN STATES INSURANCE COMPANY	0.29%	\$24,472,605	\$27,468,367	\$16,226,873	\$9,044,426	32.93%
68	AMERICAN GUARANTEE & LIABILITY INS CO	0.29%	\$24,391,431	\$23,958,875	\$873,141	\$15,356,218	64.09%
69	PROGRESSIVE HALCYON INSURANCE COMPANY	0.29%	\$24,345,945	\$27,094,440	\$16,097,789	\$15,358,557	56.69%
70	EMPIRE FIRE AND MARINE INSURANCE CO	0.28%	\$23,872,955	\$22,028,303	\$17,090,304	\$15,212,207	69.06%
71	TWIN CITY FIRE INS CO	0.27%	\$23,015,208	\$25,419,662	\$12,000,031	\$15,181,170	59.72%
72	HAWKEYE SECURITY INSURANCE COMPANY	0.27%	\$22,702,974	\$18,330,042	\$3,126,589	\$8,170,998	44.58%
73	GREAT NORTHERN INSURANCE COMPANY	0.26%	\$21,998,078	\$21,016,447	\$21,135,883	\$22,729,764	108.15%
74	PHILADELPHIA INDEMNITY INSURANCE CO	0.26%	\$21,837,139	\$18,798,668	\$2,972,024	\$6,582,709	35.02%
75	EMPLOYERS MUTUAL CASUALTY COMPANY	0.26%	\$21,748,525	\$22,178,771	\$13,124,695	\$17,789,839	80.21%
76	VISION SERVICE PLAN INSURANCE CO	0.26%	\$21,713,894	\$21,702,421	\$19,495,570	\$19,319,074	89.02%
77	VANLINER INSURANCE COMPANY	0.25%	\$21,469,994	\$21,184,486	\$11,296,214	\$16,624,148	78.47%
78	HARTFORD CASUALTY INS CO	0.25%	\$21,176,194	\$19,462,858	\$6,960,481	\$6,523,735	33.52%
79	SENTRY SELECT INSURANCE COMPANY	0.25%	\$20,865,117	\$21,369,246	\$10,999,753	\$12,534,657	58.66%
80	ST PAUL MERCURY INSURANCE COMPANY	0.24%	\$20,443,415	\$20,221,707	\$7,828,146	\$12,314,042	60.90%
81	GENERAL CASUALTY CO OF WISCONSIN	0.24%	\$20,438,920	\$23,278,630	\$12,459,141	\$13,052,988	56.07%
82	SAVERS PROPERTY & CASUALTY INS CO	0.24%	\$20,139,296	\$19,199,566	\$7,066,230	\$11,921,534	62.09%
83	GRINNELL MUTUAL REINSURANCE COMPANY	0.24%	\$20,103,820	\$19,849,251	\$9,986,374	\$12,542,992	63.19%
84	SECURA INSURANCE A MUTUAL COMPANY	0.24%	\$20,064,108	\$18,115,279	\$6,921,672	\$8,068,578	44.54%
85	PROPERTY & CASUALTY INS CO OF HARTFORD	0.24%	\$19,930,092	\$17,399,497	\$9,789,658	\$12,508,197	71.89%
86	CHURCH MUTUAL INSURANCE COMPANY	0.23%	\$19,606,669	\$18,170,974	\$8,693,429	\$9,046,126	49.78%
87	TRAVELERS INDEMNITY COMPANY	0.23%	\$19,332,136	\$19,069,810	\$10,744,724	\$16,320,979	85.59%
88	MEDICAL PROTECTIVE COMPANY	0.23%	\$19,203,530	\$22,841,041	\$7,746,913	\$1,032,314	4.52%
89	LIBERTY MUTUAL INSURANCE COMPANY	0.23%	\$19,180,972	\$19,590,035	\$12,348,367	\$20,359,800	103.93%
90	STANDARD FIRE INSURANCE COMPANY	0.22%	\$18,825,333	\$16,731,538	\$7,952,713	\$8,195,111	48.98%
91	AMERISURE INSURANCE COMPANY	0.22%	\$18,820,055	\$18,310,100	\$8,730,244	\$12,742,573	69.59%
92	GOVERNMENT EMPLOYEES INSURANCE CO	0.22%	\$18,618,140	\$18,684,936	\$10,926,490	\$11,749,433	62.88%
93	OLD REPUBLIC INSURANCE COMPANY	0.20%	\$17,264,565	\$15,654,922	\$5,973,315	\$10,519,430	67.20%
94	XL SPECIALTY INSURANCE COMPANY	0.20%	\$17,050,372	\$17,052,648	\$1,733,740	\$9,588,305	56.23%
95	BITUMINOUS CASUALTY CORPORATION	0.20%	\$16,741,970	\$16,637,290	\$6,870,816	\$9,329,770	56.08%
96	FOREMOST INSURANCE CO	0.20%	\$16,563,441	\$15,018,312	\$6,214,467	\$7,503,245	49.96%
97	LIBERTY INSURANCE CORPORATION	0.19%	\$16,297,260	\$13,986,439	\$4,749,431	\$10,441,292	74.65%
98	OHIO CASUALTY INSURANCE COMPANY	0.19%	\$16,231,310	\$16,828,957	\$11,273,609	\$7,543,370	44.82%
99	INSURANCE CO OF THE STATE OF PA	0.19%	\$16,192,953	\$14,425,505	\$13,043,833	\$14,877,420	103.13%
100	CORNERSTONE NATIONAL INSURANCE COMPANY	0.19%	\$16,115,705	\$16,500,002	\$8,739,628	\$9,129,397	55.33%
101	SENTRY INSURANCE A MUTUAL COMPANY	0.19%	\$16,054,662	\$16,727,145	\$10,170,799	\$11,869,429	70.96%
102	LINCOLN GENERAL INSURANCE CO	0.19%	\$15,751,022	\$16,499,333	\$9,175,763	\$5,845,916	35.43%
103	WESTCHESTER FIRE INSURANCE COMPANY	0.19%	\$15,708,443	\$16,208,180	\$9,047,988	\$29,029,216	179.10%
104	GREAT AMERICAN ASSURANCE COMPANY	0.19%	\$15,656,461	\$13,556,979	\$5,538,950	\$6,402,876	47.23%
105	DEPOSITORS INSURANCE COMPANY	0.18%	\$15,571,805	\$14,857,653	\$8,230,427	\$10,108,562	68.04%
106	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.18%	\$15,411,889	\$15,927,166	\$15,843,157	\$15,144,970	95.09%
107	DISCOVER PROPERTY AND CASUALTY INSURANCE COMPA	0.18%	\$15,332,702	\$12,499,707	\$3,221,325	\$9,936,269	79.49%
108	AMBAC ASSURANCE CORPORATION	0.18%	\$15,239,974	\$5,220,058	\$4,579	\$3,570	0.07%
109	ACCIDENT FUND INSURANCE COMPANY OF AMERICA	0.17%	\$14,732,198	\$10,798,566	\$2,965,321	\$6,722,587	62.25%
110	DAIRYLAND INSURANCE COMPANY	0.17%	\$14,697,151	\$15,192,553	\$9,333,832	\$9,527,091	62.71%
111	PMI MORTGAGE INS CO	0.17%	\$14,456,618	\$14,941,357	\$5,265,682	\$6,625,661	44.34%
112	AMERICAN CASUALTY CO OF READING PA	0.17%	\$14,444,985	\$15,524,233	\$3,820,997	\$5,150,407	33.18%
113	PEERLESS INSURANCE COMPANY	0.17%	\$14,385,197	\$16,523,422	\$4,327,091	\$9,115,980	55.17%
114	COLUMBIA NATIONAL INSURANCE COMPANY	0.17%	\$14,375,494	\$14,259,372	\$5,980,709	\$7,037,011	49.35%
115	GEICO INDEMNITY COMPANY	0.17%	\$14,054,302	\$13,416,863	\$7,213,215	\$7,853,913	58.54%
116	AMERICAN AUTOMOBILE INSURANCE CO	0.17%	\$13,944,048	\$12,968,810	\$22,842,527	\$27,275,675	210.32%
117	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.16%	\$13,878,020	\$15,178,103	\$2,803,507	\$6,068,335	39.98%
118	TRUCK INSURANCE EXCHANGE	0.16%	\$13,835,795	\$14,695,219	\$11,034,192	\$11,652,504	79.29%
119	ARCH INSURANCE COMPANY	0.16%	\$13,768,102	\$11,621,674	\$1,544,974	\$5,477,994	47.14%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	TRAVELERS INDEMNITY CO OF AMERICA	0.16%	\$13,500,201	\$14,735,471	\$5,722,362	\$6,214,727	42.18%
121	AMERICAN INTERNATIONAL SOUTH INS CO	0.16%	\$13,405,914	\$7,742,194	\$2,199,153	\$4,243,784	54.81%
122	GREAT AMERICAN INSURANCE COMPANY	0.16%	\$13,193,271	\$13,062,882	\$8,816,550	\$9,692,054	74.20%
123	INTERMED INSURANCE COMPANY	0.16%	\$13,179,120	\$16,198,753	\$13,644,500	\$15,929,238	98.34%
124	FARMERS ALLIANCE MUTUAL INS CO	0.16%	\$13,127,528	\$12,722,907	\$10,984,806	\$11,237,045	88.32%
125	FIDELITY AND DEPOSIT CO MARYLAND	0.16%	\$13,117,042	\$11,959,465	\$4,260,631	\$3,985,750	33.33%
126	PROGRESSIVE CASUALTY INSURANCE CO	0.16%	\$13,102,584	\$13,348,561	\$7,112,882	\$7,075,879	53.01%
127	FARMERS INSURANCE EXCHANGE	0.15%	\$12,799,401	\$13,957,969	\$8,159,410	\$9,117,714	65.32%
128	PROTECTIVE INSURANCE COMPANY	0.15%	\$12,699,220	\$12,678,016	\$6,205,903	\$9,951,320	78.49%
129	BENCHMARK INSURANCE COMPANY	0.15%	\$12,659,892	\$12,793,036	\$8,862,742	\$8,230,959	64.34%
130	COUNTRY MUTUAL INSURANCE COMPANY	0.15%	\$12,571,815	\$11,496,859	\$5,086,240	\$4,658,456	40.52%
131	WEST AMERICAN INSURANCE COMPANY	0.15%	\$12,480,564	\$12,961,348	\$7,336,941	\$7,919,213	61.10%
132	SHELTER GENERAL INS CO	0.15%	\$12,441,621	\$12,536,562	\$6,173,204	\$4,673,922	37.28%
133	ASSURANCE COMPANY OF AMERICA	0.15%	\$12,436,786	\$12,570,564	\$6,621,385	\$7,144,949	56.84%
134	BAR PLAN MUTUAL INSURANCE CO THE	0.15%	\$12,391,961	\$12,247,352	\$1,902,337	\$5,258,885	42.94%
135	UNITED GUARANTY RESIDENTIAL INS CO	0.15%	\$12,285,120	\$12,455,728	\$2,145,206	\$2,988,257	23.99%
136	AMERICAN ECONOMY INSURANCE COMPANY	0.14%	\$12,174,266	\$13,753,888	\$6,449,151	\$6,734,671	48.97%
137	TRANSPORTATION INSURANCE COMPANY	0.14%	\$12,087,213	\$13,708,783	\$15,373,237	\$1,450,619	10.58%
138	AMERICAN ALTERNATIVE INS CORP	0.14%	\$12,005,029	\$11,560,627	\$30,694,268	\$33,072,522	286.08%
139	GENERAL ELECTRIC MORT INS CORP	0.14%	\$11,936,802	\$12,030,013	\$2,859,985	\$2,545,471	21.16%
140	EXECUTIVE RISK INDEMNITY INC	0.14%	\$11,732,019	\$11,277,087	\$1,354,106	\$404,880	3.59%
141	NATIONAL CASUALTY COMPANY	0.14%	\$11,494,001	\$8,794,181	\$3,584,509	\$3,023,854	34.38%
142	RADIAN GUARANTY INC	0.14%	\$11,465,065	\$10,660,642	\$6,779,011	\$7,889,530	74.01%
143	WAUSAU UNDERWRITERS INS CO	0.13%	\$11,300,991	\$9,871,885	\$3,300,974	\$5,720,057	57.94%
144	AGRI GENERAL INSURANCE COMPANY	0.13%	\$11,272,014	\$11,263,403	\$3,979,718	\$1,814,059	16.11%
145	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.13%	\$11,247,392	\$12,444,234	\$3,734,025	\$6,675,667	53.64%
146	GULF INSURANCE COMPANY	0.13%	\$10,966,772	\$17,239,974	\$10,732,675	\$10,959,494	63.57%
147	AMERICAN SECURITY INSURANCE COMPANY	0.13%	\$10,793,207	\$10,393,699	\$3,678,075	\$3,682,790	35.43%
148	FIRST AMERICAN TITLE INSURANCE CO	0.13%	\$10,544,291	\$10,203,123	\$1,082,260	\$897,849	8.80%
149	GUIDEONE MUTUAL INSURANCE COMPANY	0.12%	\$10,431,798	\$10,374,914	\$5,983,575	\$5,961,121	57.36%
150	FIDELITY NATIONAL INSURANCE COMPANY	0.12%	\$10,369,363	\$7,638,415	\$2,112,121	\$3,252,227	42.58%
151	ECONOMY PREMIER ASSURANCE COMPANY	0.12%	\$10,367,222	\$10,926,351	\$5,787,303	\$6,617,808	60.57%
152	GREENWICH INSURANCE COMPANY	0.12%	\$10,325,031	\$9,258,790	\$7,967,593	\$6,182,074	66.77%
153	RURAL COMMUNITY INSURANCE COMPANY	0.12%	\$10,070,078	\$12,291,263	\$11,974,952	\$11,648,994	94.77%
154	SAFETY NATIONAL CASUALTY CORPORATION	0.12%	\$9,966,335	\$9,814,976	\$2,981,500	\$4,377,561	44.60%
155	ALEA NORTH AMERICA INSURANCE COMPANY	0.12%	\$9,874,061	\$9,122,470	\$2,091,219	\$7,154,426	78.43%
156	LITITZ MUTUAL INSURANCE COMPANY	0.12%	\$9,846,643	\$9,025,331	\$4,689,852	\$5,145,514	57.01%
157	ARGONAUT GREAT CENTRAL INSURANCE CO	0.12%	\$9,778,653	\$8,724,793	\$4,493,113	\$4,798,997	55.00%
158	OAK RIVER INSURANCE COMPANY	0.11%	\$9,401,987	\$9,043,127	\$2,361,469	\$5,927,047	65.54%
159	HEALTH CARE INDEMNITY INC	0.11%	\$9,309,187	\$9,309,187	\$38,438	\$4,104,437	44.09%
160	VIGILANT INSURANCE COMPANY	0.11%	\$9,285,042	\$9,159,505	\$7,808,064	\$8,375,427	91.44%
161	LYNDON PROPERTY INSURANCE COMPANY	0.11%	\$9,279,209	\$13,070,172	\$13,470,518	\$12,903,507	98.72%
162	FARMERS MUTUAL HAIL INS CO OF IOWA	0.11%	\$9,164,862	\$9,171,636	\$5,120,619	\$4,120,005	44.92%
163	AMERICAN ZURICH INSURANCE COMPANY	0.11%	\$9,126,379	\$7,844,003	\$2,219,342	\$5,558,799	70.87%
164	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.11%	\$9,009,515	\$8,683,666	\$1,486,543	\$1,908,661	-21.98%
165	UNITED STATES FIDELITY & GUARANTY CO	0.11%	\$8,978,158	\$9,502,488	\$6,682,734	\$6,056,742	63.74%
166	HARTFORD INSURANCE CO OF MIDWEST THE	0.11%	\$8,867,616	\$9,134,727	\$2,651,774	\$7,967,193	87.22%
167	MENDOTA INSURANCE COMPANY	0.10%	\$8,841,469	\$8,486,405	\$5,080,986	\$6,778,247	79.87%
168	REPUBLIC MORTGAGE INSURANCE COMPANY	0.10%	\$8,825,905	\$8,954,092	\$2,538,755	\$3,141,114	35.08%
169	NATIONAL SURETY CORPORATION	0.10%	\$8,742,504	\$7,248,338	\$9,763,355	\$2,461,819	33.96%
170	AFFILIATED FM INSURANCE COMPANY	0.10%	\$8,728,133	\$8,777,643	\$1,797,822	\$4,717,182	53.74%
171	COMMONWEALTH LAND TITLE INS CO	0.10%	\$8,723,177	\$7,438,144	\$2,177,447	\$1,920,515	25.82%
172	ACUITY A MUTUAL INSURANCE COMPANY	0.10%	\$8,637,910	\$2,810,580	\$254,183	\$971,128	34.55%
173	METROPOLITAN GROUP PROP & CAS INS CO	0.10%	\$8,596,441	\$8,706,463	\$4,725,101	\$4,547,418	52.23%
174	METROPOLITAN PROPERTY & CASUALTY INS CO	0.10%	\$8,560,346	\$8,488,166	\$3,467,574	\$3,677,395	43.32%
175	AMERICAN BANKERS INS CO OF FLORIDA	0.10%	\$8,530,522	\$8,755,298	\$1,694,265	\$1,345,523	15.37%
176	AMERICAN INSURANCE COMPANY THE	0.10%	\$8,522,464	\$8,555,009	\$3,628,768	\$4,120,743	48.17%
177	MEDICAL LIABILITY ALLIANCE	0.10%	\$8,296,979	\$5,887,392	\$595,684	\$1,140,687	19.38%
178	SAGAMORE INSURANCE COMPANY	0.10%	\$8,284,552	\$9,551,090	\$4,568,128	\$6,078,055	63.64%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	AMERICAN MODERN HOME INSURANCE CO	0.10%	\$8,196,098	\$7,998,485	\$3,881,360	\$3,630,097	45.38%
180	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	0.10%	\$8,102,880	\$4,598,253	\$0	\$2,346,000	51.02%
181	GLENS FALLS INSURANCE COMPANY THE	0.10%	\$8,059,359	\$12,368,255	\$7,033,526	\$6,120,370	49.48%
182	MIDWEST EMPLOYERS CASUALTY COMPANY	0.10%	\$8,046,969	\$7,983,962	\$302,693	\$3,741,241	46.86%
183	UNITED STATES FIRE INSURANCE COMPANY	0.09%	\$7,907,043	\$8,243,391	\$2,152,155	\$2,082,503	25.26%
184	MARYLAND CASUALTY COMPANY	0.09%	\$7,880,221	\$8,618,628	\$4,394,453	\$5,899,303	68.45%
185	AMERICAN AGRI-BUSINESS INSURANCE COMPANY	0.09%	\$7,840,780	\$7,862,082	\$1,723,866	\$3,185,967	40.52%
186	NATIONAL INDEMNITY COMPANY	0.09%	\$7,803,011	\$8,089,239	\$2,132,204	\$1,441,535	17.82%
187	BROTHERHOOD MUTUAL INSURANCE CO	0.09%	\$7,684,140	\$7,566,042	\$3,123,235	\$2,889,716	38.19%
188	CANAL INSURANCE COMPANY	0.09%	\$7,671,548	\$7,949,383	\$4,123,452	\$4,102,401	51.61%
189	AFFIRMATIVE INSURANCE COMPANY	0.09%	\$7,655,935	\$7,274,112	\$2,210,238	\$3,842,365	52.82%
190	DOCTORS COMPANY AN INTERINS EXCHANGE	0.09%	\$7,624,546	\$9,629,251	\$2,239,347	\$4,751,507	49.34%
191	TRAVELERS PERSONAL INSURANCE COMPANY	0.09%	\$7,303,036	\$6,760,937	\$3,401,710	\$4,638,684	68.61%
192	PROGRESSIVE SPECIALTY INS CO	0.09%	\$7,283,796	\$8,130,789	\$4,730,871	\$4,244,378	52.20%
193	CAROLINA CASUALTY INSURANCE COMPANY	0.09%	\$7,275,459	\$6,795,608	\$2,223,923	\$3,842,718	56.55%
194	ZURICH AMERICAN INS CO OF ILLINOIS	0.09%	\$7,257,896	\$6,642,176	\$3,354,192	\$4,278,342	64.41%
195	NAU COUNTRY INSURANCE COMPANY	0.09%	\$7,224,281	\$7,751,086	\$1,847,301	\$2,326,606	30.02%
196	TRAVELERS CASUALTY AND SURETY CO	0.08%	\$7,145,573	\$6,632,338	\$3,183,937	\$3,169,847	47.79%
197	RLI INSURANCE COMPANY	0.08%	\$7,089,157	\$7,757,833	\$4,096,518	\$5,892,698	75.96%
198	INDIANA LUMBERMENS MUTUAL INS CO	0.08%	\$7,041,289	\$7,009,930	\$4,534,062	\$5,392,193	76.92%
199	NORTHLAND INSURANCE COMPANY	0.08%	\$6,985,509	\$7,165,665	\$4,976,855	\$6,815,491	95.11%
200	FIDELITY NATIONAL TITLE INSURANCE CO	0.08%	\$6,969,458	\$6,794,525	\$609,239	\$362,560	5.34%
201	PHOENIX INSURANCE COMPANY THE	0.08%	\$6,836,232	\$7,093,791	\$3,115,552	\$3,151,276	44.42%
202	CHARTER INDEMNITY COMPANY	0.08%	\$6,774,080	\$8,540,115	\$5,421,108	\$5,377,966	62.97%
203	ZENITH INSURANCE COMPANY	0.08%	\$6,649,780	\$6,442,533	\$2,934,809	\$919,874	14.28%
204	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.08%	\$6,587,674	\$6,375,512	\$1,926,610	\$4,640,348	72.78%
205	HARCO NATIONAL INSURANCE COMPANY	0.08%	\$6,576,203	\$6,540,125	\$3,038,025	\$3,617,413	55.31%
206	CINCINNATI CASUALTY COMPANY THE	0.08%	\$6,520,117	\$6,705,226	\$2,955,535	\$3,701,027	55.20%
207	GUIDEONE ELITE INSURANCE COMPANY	0.08%	\$6,452,913	\$6,030,120	\$3,207,720	\$4,106,409	68.10%
208	WESTERN SURETY COMPANY	0.08%	\$6,426,144	\$6,365,928	\$376,211	\$930,981	14.62%
209	AUTOMOBILE INS CO OF HARTFORD CT	0.07%	\$6,271,010	\$6,519,170	\$3,500,477	\$3,875,249	59.44%
210	PACIFIC INDEMNITY COMPANY	0.07%	\$6,254,785	\$6,366,208	\$7,016,790	\$8,177,616	128.45%
211	GEICO CASUALTY COMPANY	0.07%	\$6,205,221	\$6,202,361	\$2,992,035	\$2,741,141	44.20%
212	GENERAL INSURANCE CO OF AMERICA	0.07%	\$6,158,051	\$3,853,679	\$2,172,453	\$2,578,355	66.91%
213	AMERICAN ROAD INSURANCE COMPANY	0.07%	\$6,034,079	\$3,497,391	\$5,330,123	\$5,313,343	151.92%
214	STEWART TITLE GUARANTY COMPANY	0.07%	\$5,952,769	\$5,550,447	\$1,156,189	\$1,147,610	20.68%
215	FEDERATED SERVICE INSURANCE COMPANY	0.07%	\$5,935,651	\$5,214,239	\$1,430,103	\$2,035,492	39.04%
216	MICHIGAN MILLERS MUTUAL INS CO	0.07%	\$5,879,042	\$5,540,922	\$4,433,365	\$4,847,964	87.49%
217	MILLERS FIRST INSURANCE COMANY	0.07%	\$5,878,694	\$5,756,279	\$4,249,980	\$4,135,345	71.84%
218	ATLANTIC SPECIALTY INSURANCE COMPANY	0.07%	\$5,849,202	\$2,660,857	\$368,539	\$1,960,604	73.68%
219	CUMIS INSURANCE SOCIETY INC	0.07%	\$5,748,993	\$5,567,149	\$3,288,912	\$2,667,438	47.91%
220	GATEWAY INSURANCE COMPANY	0.07%	\$5,660,805	\$5,428,946	\$2,878,297	\$1,515,331	27.91%
221	MILLERS CLASSIFIED INSURANCE COMPANY	0.07%	\$5,630,212	\$5,580,792	\$2,929,293	\$3,583,072	64.20%
222	PHARMACISTS MUTUAL INSURANCE COMPANY	0.07%	\$5,554,502	\$5,384,943	\$1,701,716	\$3,103,182	57.63%
223	FIRSTCOMP INSURANCE COMPANY	0.07%	\$5,484,176	\$2,849,673	\$376,808	\$1,428,349	50.12%
224	AMEX ASSURANCE COMPANY	0.07%	\$5,481,506	\$5,244,574	\$1,952,745	\$2,095,080	39.95%
225	ADDISON INSURANCE COMPANY	0.07%	\$5,481,124	\$2,051,144	\$70,976	\$795,013	38.76%
226	EMPLOYERS REINSURANCE CORPORATION	0.06%	\$5,469,137	\$5,524,804	\$3,137,097	\$6,259,943	113.31%
227	VIKING INSURANCE COMPANY OF WISCONSIN	0.06%	\$5,449,011	\$3,969,469	\$1,625,004	\$2,309,781	58.19%
228	CONSUMERS INSURANCE USA INC	0.06%	\$5,438,901	\$3,980,760	\$1,233,703	\$1,674,568	42.07%
229	ST PAUL GUARDIAN INSURANCE COMPANY	0.06%	\$5,430,358	\$5,669,859	\$2,150,005	\$3,815,909	67.30%
230	MBIA INSURANCE CORPORATION	0.06%	\$5,401,481	\$3,956,775	\$0	\$0	0.00%
231	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.06%	\$5,394,787	\$6,257,219	\$4,265,206	\$3,362,713	53.74%
232	CINCINNATI INDEMNITY COMPANY INC	0.06%	\$5,383,677	\$5,422,108	\$1,434,533	\$3,141,351	57.94%
233	BALBOA INSURANCE COMPANY	0.06%	\$5,352,871	\$5,340,562	\$2,869,804	\$2,498,062	46.78%
234	FOREMOST SIGNATURE INSURANCE COMPANY	0.06%	\$5,337,980	\$5,427,403	\$3,371,772	\$2,847,632	52.47%
235	XL CAPITAL ASSURANCE INC	0.06%	\$5,328,274	\$177,175	\$0	\$0	0.00%
236	FAIRMONT SPECIALTY INSURANCE COMPANY	0.06%	\$5,298,602	\$5,915,924	\$1,717,700	\$3,850,770	65.09%
237	TRANSCONTINENTAL INSURANCE COMPANY	0.06%	\$5,267,298	\$5,236,067	\$4,718,865	\$3,025,912	57.79%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	CHARTER OAK FIRE INSURANCE CO THE	0.06%	\$5,202,056	\$5,216,314	\$2,986,891	\$1,148,889	22.02%
239	TRADERS INSURANCE COMPANY	0.06%	\$5,176,967	\$5,384,372	\$2,743,777	\$2,463,066	45.74%
240	AMERICAN INTERSTATE INS CO	0.06%	\$5,166,177	\$4,579,750	\$1,999,777	\$2,764,549	60.36%
241	ATLANTIC MUTUAL INSURANCE COMPANY	0.06%	\$5,124,603	\$10,117,123	\$9,081,808	\$8,380,771	82.84%
242	ONEBEACON INSURANCE COMPANY	0.06%	\$5,117,316	\$5,059,861	\$4,839,048	\$7,123,076	140.78%
243	CONTINENTAL INSURANCE COMPANY THE	0.06%	\$5,070,308	\$5,147,491	\$12,936,269	\$4,858,525	94.39%
244	OLD REPUBLIC NATIONAL TITLE INS CO	0.06%	\$5,035,017	\$6,195,166	\$747,270	\$979,554	15.81%
245	HAULERS INSURANCE COMPANY INC	0.06%	\$5,012,956	\$4,773,826	\$2,223,566	\$2,632,060	55.14%
246	OCCIDENTAL FIRE & CAS CO OF NC	0.06%	\$4,982,188	\$5,181,375	\$4,932,527	\$3,470,749	66.99%
247	OMNI INSURANCE COMPANY	0.06%	\$4,959,099	\$6,391,319	\$5,779,110	\$6,080,449	95.14%
248	NATIONAL GENERAL INS CO	0.06%	\$4,946,446	\$4,701,237	\$2,347,685	\$2,573,143	54.73%
249	LIBERTY INSURANCE UNDERWRITERS INC.	0.06%	\$4,916,648	\$5,239,881	\$615,433	\$2,800,865	53.45%
250	COUNTRY PREFERRED INSURANCE COMPANY	0.06%	\$4,914,194	\$4,652,804	\$2,374,182	\$2,400,711	51.60%
251	OLD RELIABLE CASUALTY COMPANY	0.06%	\$4,894,189	\$4,877,472	\$1,958,651	\$2,007,010	41.15%
252	SECURA SUPREME INSURANCE COMPANY	0.06%	\$4,814,578	\$4,249,032	\$2,634,784	\$3,139,593	73.89%
253	MOTORS INSURANCE CORPORATION	0.06%	\$4,764,287	\$4,719,560	\$7,720,791	\$7,476,131	158.41%
254	VOYAGER PROPERTY & CASUALTY INS CO	0.06%	\$4,734,240	\$4,832,947	\$2,959,143	\$2,789,779	57.72%
255	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.06%	\$4,675,806	\$4,603,605	\$2,945,460	\$2,746,279	59.65%
256	NORTH AMERICAN SPECIALTY INS CO	0.06%	\$4,641,432	\$4,525,360	\$7,287,085	\$3,237,204	71.53%
257	AMERICAN INTERNATIONAL INS CO	0.06%	\$4,632,622	\$4,504,683	\$3,476,554	\$5,052,723	112.17%
258	VALLEY FORGE INSURANCE COMPANY	0.05%	\$4,578,450	\$4,536,075	\$2,847,136	\$1,428,972	31.50%
259	AMERICAN FAMILY HOME INSURANCE COMPANY	0.05%	\$4,528,231	\$4,996,485	\$2,565,483	\$2,561,573	51.27%
260	NEW HAMPSHIRE INSURANCE COMPANY	0.05%	\$4,520,241	\$4,207,231	\$3,030,378	\$1,291,301	30.69%
261	NATIONAL LIABILITY & FIRE INS CO	0.05%	\$4,418,825	\$3,713,298	\$1,421,244	\$2,528,682	68.10%
262	NATIONAL INTERSTATE INSURANCE COMPANY	0.05%	\$4,285,164	\$3,458,625	\$883,510	\$1,587,952	45.91%
263	LAWYERS TITLE INSURANCE CORPORATION	0.05%	\$4,229,427	\$3,961,961	\$508,516	\$565,601	14.28%
264	U S SPECIALTY INSURANCE COMPANY	0.05%	\$4,214,858	\$2,539,545	\$888,030	\$1,622,423	63.89%
265	WESTERN AGRICULTURAL INSURANCE COMPANY	0.05%	\$4,200,078	\$4,716,755	\$2,896,544	\$2,283,648	48.42%
266	CAPITOL INDEMNITY CORPORATION	0.05%	\$4,133,408	\$4,250,501	\$2,013,692	\$3,145,246	74.00%
267	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.05%	\$4,086,431	\$4,132,035	\$1,657,875	\$1,639,202	39.67%
268	HARTFORD STEAM BOILER INSPECTION & INS	0.05%	\$4,083,458	\$4,958,638	\$841,697	\$411,350	8.30%
269	AIU INSURANCE COMPANY	0.05%	\$4,074,542	\$4,259,531	\$3,717,013	\$4,134,205	97.06%
270	EVEREST NATIONAL INSURANCE COMPANY	0.05%	\$4,019,987	\$2,701,643	\$265,912	\$1,637,076	60.60%
271	ELECTRIC INSURANCE COMPANY	0.05%	\$4,010,130	\$3,730,356	\$2,432,858	\$3,603,898	96.61%
272	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	0.05%	\$3,997,401	\$4,760,005	\$2,761,416	\$2,945,047	61.87%
273	ENCOMPASS INDEMNITY COMPANY	0.05%	\$3,928,899	\$898,398	\$100,373	\$185,774	20.68%
274	QBE INSURANCE CORPORATION	0.05%	\$3,873,329	\$4,402,300	\$2,742,403	\$4,120,250	93.59%
275	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.05%	\$3,847,075	\$675,010	\$57,011	\$75,159	11.13%
276	NATIONAL FIRE INS CO OF HARTFORD	0.05%	\$3,821,469	\$4,085,163	\$639,940	\$1,410,887	34.54%
277	USAUTO INSURANCE COMPANY INC	0.05%	\$3,816,057	\$3,562,228	\$2,030,287	\$2,352,459	66.04%
278	LANCER INSURANCE COMPANY	0.05%	\$3,804,166	\$3,892,593	\$1,328,505	\$2,464,400	63.31%
279	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.04%	\$3,787,113	\$3,933,993	\$2,631,965	\$3,913,673	99.48%
280	FIRST SPECIALTY INSURANCE CORPORATION	0.04%	\$3,782,851	\$3,702,405	\$2,500	-\$5,980,831	-161.54%
281	FARMLAND MUTUAL INSURANCE COMPANY	0.04%	\$3,776,503	\$3,374,393	\$889,492	\$1,813,381	53.74%
282	INTERSTATE INDEMNITY COMPANY	0.04%	\$3,774,026	\$4,305,351	\$2,134,539	\$3,096,057	71.91%
283	ACCEPTANCE CASUALTY INSURANCE CO	0.04%	\$3,672,460	\$4,026,152	\$1,967,101	\$3,000,054	74.51%
284	NATIONWIDE AGRIBUSINESS INS CO	0.04%	\$3,575,904	\$3,114,377	\$1,861,613	\$124,644	4.00%
285	AMERICAN GENERAL INDEMNITY COMPANY	0.04%	\$3,565,923	\$2,364,518	\$890,485	\$1,191,652	50.40%
286	STRATFORD INSURANCE COMPANY	0.04%	\$3,538,703	\$3,509,905	\$1,357,116	\$1,930,686	55.01%
287	KANSAS BANKERS SURETY COMPANY THE	0.04%	\$3,534,641	\$3,439,541	\$1,424,280	\$1,726,682	50.20%
288	XL INSURANCE AMERICA INC	0.04%	\$3,514,412	\$4,486,883	\$894,199	\$2,031,778	45.28%
289	YOUNG AMERICA INSURANCE COMPANY	0.04%	\$3,458,406	\$3,524,896	\$1,609,757	\$1,624,658	46.09%
290	REGENT INSURANCE COMPANY	0.04%	\$3,458,393	\$3,583,578	\$1,020,495	\$2,171,835	60.61%
291	GUARANTEE INSURANCE COMPANY	0.04%	\$3,452,387	\$1,200,155	\$66,358	\$671,347	55.94%
292	MISSOURI PROPERTY INS PLACEMENT FACILIT	0.04%	\$3,447,854	\$3,354,663	\$2,305,998	\$2,376,623	70.85%
293	GUIDEONE AMERICA INSURANCE COMPANY	0.04%	\$3,349,553	\$3,256,944	\$1,684,023	\$2,682,066	82.35%
294	TICOR TITLE INSURANCE COMPANY OF FLORIDA	0.04%	\$3,335,390	\$3,210,137	\$184,174	\$432,129	13.46%
295	TRANSNATION TITLE INSURANCE COMPANY	0.04%	\$3,272,942	\$3,232,973	\$469,281	\$516,427	15.97%
296	NATIONAL INSURANCE ASSOCIATION	0.04%	\$3,260,993	\$3,307,251	\$2,431,248	\$2,681,383	81.08%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
297	SIRIUS AMERICA INSURANCE COMPANY	0.04%	\$3,260,964	\$2,594,680	\$1,737,672	\$1,640,776	63.24%
298	COREGIS INSURANCE COMPANY	0.04%	\$3,256,892	\$4,482,886	\$2,305,531	\$78,482	-1.75%
299	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.04%	\$3,218,738	\$2,460,075	\$649,717	\$3,366,692	136.85%
300	UNITED FIRE & INDEMNITY COMPANY	0.04%	\$3,214,000	\$4,783,427	\$834,829	\$843,150	17.63%
301	GRANITE STATE INSURANCE COMPANY	0.04%	\$3,191,327	\$3,576,909	\$2,809,828	\$6,703,603	187.41%
302	STATE NATIONAL INSURANCE COMPANY INC	0.04%	\$3,188,983	\$2,882,227	\$1,086,753	\$1,439,243	49.94%
303	MARKEL AMERICAN INSURANCE COMPANY	0.04%	\$3,182,177	\$3,035,037	\$430,030	\$1,055,537	34.78%
304	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.04%	\$3,162,979	\$3,431,083	\$5,277,682	\$4,444,844	129.55%
305	FINANCIAL SECURITY ASSUR INC	0.04%	\$3,100,860	\$1,346,343	\$0	\$0	0.00%
306	CIVIC PROPERTY & CASUALTY CO	0.04%	\$3,078,085	\$3,102,630	\$2,858,030	\$2,787,316	89.84%
307	HANOVER INSURANCE COMPANY THE	0.04%	\$3,073,449	\$3,363,774	\$1,756,030	\$2,472,901	73.52%
308	AXIS REINSURANCE COMPANY	0.04%	\$3,027,285	\$1,729,919	\$0	\$632,944	36.59%
309	ESURANCE INSURANCE COMPANY	0.04%	\$2,972,955	\$2,334,875	\$910,301	\$1,361,849	58.33%
310	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.03%	\$2,937,822	\$2,902,051	\$1,782,243	\$1,954,417	67.35%
311	AVEMCO INSURANCE COMPANY	0.03%	\$2,936,171	\$2,938,171	\$473,846	\$1,369,822	46.62%
312	PRODUCERS AGRICULTURE INSURANCE COMPANY	0.03%	\$2,902,828	\$2,902,828	\$362,957	\$492,187	16.96%
313	FIREMENS INS CO OF NEWARK NEW JERSEY	0.03%	\$2,890,071	\$7,510,104	\$6,699,800	\$7,573,984	100.85%
314	AMICA MUTUAL INSURANCE COMPANY	0.03%	\$2,880,872	\$2,600,763	\$1,418,438	\$1,527,106	58.72%
315	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.03%	\$2,875,085	\$3,072,667	\$1,965,599	\$1,467,919	47.77%
316	NATIONAL GENERAL ASSURANCE COMPANY	0.03%	\$2,836,153	\$3,127,179	\$2,476,545	\$2,265,759	72.45%
317	NORTHBROOK INDEMNITY CO	0.03%	\$2,834,063	\$1,677,092	\$1,697,720	\$1,845,541	110.04%
318	DAIMLERCHRYSLER INSURANCE COMPANY	0.03%	\$2,821,186	\$3,144,432	\$1,411,028	\$1,558,968	49.58%
319	DIAMOND INSURANCE COMPANY	0.03%	\$2,800,467	\$3,279,494	\$1,501,326	\$1,283,090	39.12%
320	BCS INSURANCE COMPANY	0.03%	\$2,750,509	\$2,749,996	\$840,019	\$805,170	29.28%
321	CENTRAL STATES INDEMNITY CO OF OMAHA	0.03%	\$2,748,274	\$2,747,537	\$529,079	\$246,346	8.97%
322	TRAVCO INSURANCE COMPANY	0.03%	\$2,734,558	\$2,861,059	\$1,464,088	\$1,295,103	45.27%
323	VIRGINIA SURETY COMPANY INC	0.03%	\$2,715,747	\$5,517,046	\$12,653,585	\$11,159,472	202.27%
324	FIRST NATIONAL INS CO OF AMERICA	0.03%	\$2,710,659	\$2,324,741	\$1,000,232	\$3,385,206	145.62%
325	MID-CONTINENT CASUALTY COMPANY	0.03%	\$2,699,144	\$2,658,567	\$558,328	\$711,762	26.77%
326	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$2,686,744	\$2,154,684	\$1,564,686	\$1,736,866	80.61%
327	WAUSAU BUSINESS INSURANCE COMPANY	0.03%	\$2,582,767	\$1,596,958	\$531,421	\$167,163	-10.47%
328	TICO INSURANCE COMPANY	0.03%	\$2,542,770	\$2,428,696	\$1,934,662	\$1,190,082	49.00%
329	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.03%	\$2,541,595	\$2,753,523	\$344,985	\$752,427	27.33%
330	CLARENDON NATIONAL INS CO	0.03%	\$2,539,057	\$3,934,602	\$3,754,144	\$5,095,467	129.50%
331	HARTFORD ACCIDENT & INDEMNITY CO	0.03%	\$2,534,448	\$2,633,634	\$2,948,956	\$4,452,876	169.08%
332	ONEBEACON AMERICA INSURANCE COMPANY	0.03%	\$2,497,806	\$3,630,561	\$3,323,943	\$94,911	-2.61%
333	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$2,477,240	\$2,516,469	\$1,203,095	\$1,485,767	59.04%
334	STAR INSURANCE COMPANY	0.03%	\$2,452,545	\$2,208,827	\$1,006,440	\$1,559,015	70.58%
335	INSURANCE CORPORATION OF HANNOVER	0.03%	\$2,414,219	\$2,803,517	\$3,185,338	\$5,897,135	210.35%
336	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.03%	\$2,392,255	\$2,300,577	\$1,350,605	\$1,586,594	68.97%
337	TEACHERS INSURANCE COMPANY	0.03%	\$2,356,081	\$2,364,794	\$1,015,489	\$1,057,978	44.74%
338	AMERICAN AGRICULTURAL INSURANCE CO	0.03%	\$2,347,714	\$2,347,714	\$359,320	\$170,069	7.24%
339	HOMESITE INDEMNITY COMPANY	0.03%	\$2,316,725	\$1,628,451	\$986,934	\$942,742	57.89%
340	RADIAN ASSET ASSURANCE INC	0.03%	\$2,288,492	\$335,867	\$0	\$0	0.00%
341	FIDELITY & GUARANTY INS UNDERWRITERS	0.03%	\$2,222,719	\$2,260,879	\$1,504,608	\$1,525,618	67.48%
342	USAA GENERAL INDEMNITY COMPANY	0.03%	\$2,209,793	\$2,287,729	\$1,102,019	\$974,360	42.59%
343	PREFERRED PHYSICIANS MEDICAL RRG INC	0.03%	\$2,198,349	\$2,167,678	\$0	\$617,328	28.48%
344	TRUMBULL INSURANCE COMPANY	0.03%	\$2,146,534	\$2,335,136	\$1,691,399	\$1,497,014	64.11%
345	UNITED STATES LIABILITY INSURANCE CO	0.02%	\$2,104,673	\$2,093,116	\$329,550	\$604,466	28.88%
346	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.02%	\$2,053,720	\$2,030,619	\$1,401,192	\$1,060,723	52.24%
347	MARKEL INSURANCE COMPANY	0.02%	\$2,052,813	\$1,984,865	\$329,693	\$557,504	28.09%
348	AMERICAN NATIONAL GENERAL INS CO	0.02%	\$2,011,857	\$2,146,289	\$1,315,882	\$1,130,760	52.68%
349	ALLIANCE INSURANCE COMPANY INC	0.02%	\$2,008,575	\$1,851,436	\$1,842,103	\$2,173,448	117.39%
350	FLORISTS MUTUAL INSURANCE COMPANY	0.02%	\$1,994,147	\$2,024,495	\$800,904	\$669,975	33.09%
351	AMERICAN RELIABLE INSURANCE COMPANY	0.02%	\$1,974,891	\$2,092,668	\$854,166	\$827,555	39.55%
352	WINDSOR INSURANCE COMPANY	0.02%	\$1,919,802	\$2,185,846	\$1,896,010	\$1,973,241	90.27%
353	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.02%	\$1,872,757	\$2,087,321	\$1,945,643	\$2,621,762	125.60%
354	GENESIS INSURANCE COMPANY	0.02%	\$1,855,476	\$1,959,989	\$671,665	\$6,006,914	306.48%
355	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.02%	\$1,843,011	\$1,952,388	\$266,618	\$638,484	32.70%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
356	NORTHFIELD INSURANCE COMPANY	0.02%	\$1,788,368	\$1,704,556	\$1,216,804	\$633,877	37.19%
357	NCMIC INSURANCE COMPANY	0.02%	\$1,773,496	\$2,076,741	\$273,125	\$607,265	29.24%
358	T H E INSURANCE COMPANY	0.02%	\$1,750,535	\$1,867,611	\$1,907,489	\$1,616,864	86.57%
359	DEERBROOK INSURANCE COMPANY	0.02%	\$1,748,453	\$1,875,341	\$1,440,438	\$1,218,794	64.99%
360	WORKMENS AUTO INSURANCE COMPANY	0.02%	\$1,744,664	\$1,692,938	\$789,370	\$836,515	49.41%
361	TIG INSURANCE COMPANY	0.02%	\$1,693,231	\$3,907,815	\$7,631,945	-\$2,267,587	-58.03%
362	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$1,690,301	\$1,925,729	\$1,871,581	\$2,154,617	111.89%
363	NORTHERN ASSURANCE CO OF AMERICA	0.02%	\$1,685,187	\$572,702	\$1,406,479	\$569,878	99.51%
364	UTICA MUTUAL INSURANCE COMPANY	0.02%	\$1,672,351	\$1,731,402	\$97,802	\$350,101	20.22%
365	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.02%	\$1,670,991	\$1,558,210	\$322,894	\$342,958	22.01%
366	CAMERON NATIONAL INSURANCE COMPANY	0.02%	\$1,670,095	\$1,350,272	\$788,913	\$1,197,786	88.71%
367	JEWELERS MUTUAL INSURANCE COMPANY	0.02%	\$1,655,984	\$1,656,211	\$460,990	\$490,606	29.62%
368	CHICAGO INSURANCE COMPANY	0.02%	\$1,636,985	\$1,617,441	\$18,847,595	\$16,297,291	1007.60%
369	NEW SOUTH INSURANCE COMPANY	0.02%	\$1,634,677	\$1,517,030	\$1,065,309	\$1,192,789	78.63%
370	STATE AUTOMOBILE MUTUAL INS CO	0.02%	\$1,620,655	\$1,862,682	\$854,677	\$732,231	39.31%
371	GENERAL FIRE & CASUALTY COMPANY	0.02%	\$1,609,718	\$1,676,665	\$1,124,146	\$1,954,813	116.59%
372	NATIONAL AMERICAN INSURANCE COMPANY	0.02%	\$1,602,534	\$982,995	\$220,935	\$417,767	42.50%
373	ARMED FORCES INSURANCE EXCHANGE	0.02%	\$1,585,654	\$1,354,270	\$888,285	\$892,531	65.90%
374	STATE AUTO NATIONAL INSURANCE COMPANY	0.02%	\$1,562,497	\$1,868,032	\$1,265,366	\$1,188,584	63.63%
375	GRINNELL SELECT INSURANCE COMPANY	0.02%	\$1,557,145	\$1,620,619	\$755,757	\$813,311	50.19%
376	NAVIGATORS INSURANCE COMPANY	0.02%	\$1,534,736	\$1,192,194	\$50,816	\$610,805	51.23%
377	AMERICAN SERVICE INSURANCE COMPANY	0.02%	\$1,526,127	\$1,588,603	\$1,027,999	\$969,092	61.00%
378	KANSAS MEDICAL MUTUAL INS CO	0.02%	\$1,515,915	\$1,515,915	\$100,897	\$3,611,869	238.26%
379	MIC GENERAL INSURANCE CORPORATION	0.02%	\$1,512,490	\$1,607,674	\$1,129,557	\$1,238,069	77.01%
380	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.02%	\$1,494,063	\$1,397,212	\$555,135	\$3,778,741	270.45%
381	ASSOCIATED INDEMNITY CORPORATION	0.02%	\$1,487,158	\$1,483,113	\$1,141,844	\$1,303,844	87.91%
382	COOPERATIVE MUTUAL INSURANCE COMPANY	0.02%	\$1,461,171	\$1,511,418	\$184,510	\$633,048	41.88%
383	EULER AMERICAN CREDIT INDEMNITY COMPANY	0.02%	\$1,397,186	\$1,268,232	\$172,383	\$297,742	23.48%
384	NORTH RIVER INSURANCE COMPANY THE	0.02%	\$1,394,340	\$906,389	\$237,092	\$488,103	53.85%
385	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.02%	\$1,384,201	\$1,120,190	\$519,023	\$716,046	63.92%
386	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	0.02%	\$1,372,534	\$804,660	\$0	\$0	0.00%
387	FOREMOST PROPERTY AND CASUALTY INS CO	0.02%	\$1,368,784	\$1,275,324	\$697,748	\$718,935	56.37%
388	CENTENNIAL INSURANCE COMPANY	0.02%	\$1,362,246	\$1,962,934	\$947,409	\$432,177	22.02%
389	UNITED GENERAL TITLE INSURANCE COMPANY	0.02%	\$1,347,894	\$1,326,825	\$52,702	\$62,012	4.67%
390	UNION INSURANCE CO	0.02%	\$1,319,261	\$1,248,107	\$1,000,000	\$872,689	69.92%
391	KEMPER INDEPENDENCE INSURANCE COMPANY	0.02%	\$1,311,316	\$1,287,019	\$679,772	\$845,400	65.69%
392	CHUBB INDEMNITY INSURANCE COMPANY	0.02%	\$1,310,324	\$1,414,001	\$389,316	\$1,086,182	76.82%
393	SECURITY NATIONAL INSURANCE COMPANY	0.02%	\$1,283,456	\$1,681,514	\$1,499,658	\$1,012,631	60.22%
394	OLD UNITED CASUALTY COMPANY	0.02%	\$1,282,642	\$1,508,310	\$929,015	\$1,005,135	66.64%
395	TRI STATE INSURANCE CO OF MINNESOTA	0.02%	\$1,281,991	\$1,718,286	\$849,870	-\$65,709	-3.82%
396	TRAVELERS PROPERTY CASUALTY INS CO	0.01%	\$1,249,939	\$1,341,744	\$882,204	\$817,595	60.94%
397	TICOR TITLE INSURANCE COMPANY	0.01%	\$1,248,362	\$1,323,168	\$260,071	\$246,837	18.66%
398	UNION INSURANCE CO OF PROVIDENCE	0.01%	\$1,246,040	\$1,327,425	\$1,039,622	\$820,384	61.80%
399	GENERAL REINSURANCE CORPORATION	0.01%	\$1,225,205	\$1,246,950	\$2,042,907	\$1,504,539	120.66%
400	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.01%	\$1,210,041	\$1,023,974	\$957,965	\$960,012	93.75%
401	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.01%	\$1,206,091	\$4,639,176	\$3,012,451	\$2,065,846	44.53%
402	NEW YORK MARINE & GENERAL INS CO	0.01%	\$1,179,114	\$1,333,278	\$77,033	-\$618,291	-46.37%
403	LAND TITLE INS CO OF ST LOUIS	0.01%	\$1,173,808	\$1,194,397	\$0	\$0	0.00%
404	EMCASCO INSURANCE COMPANY	0.01%	\$1,154,824	\$1,165,251	\$952,708	\$1,455,804	124.93%
405	SECURITY UNION TITLE INS CO	0.01%	\$1,153,457	\$1,131,486	\$51,230	\$6,240	0.55%
406	QUANTA INDEMNITY COMPANY	0.01%	\$1,142,542	\$271,891	\$0	\$105,011	38.62%
407	NATIONAL FARMERS UNION PRO & CAS CO	0.01%	\$1,106,113	\$1,251,574	\$279,622	\$1,058,285	84.56%
408	PACIFIC EMPLOYERS INSURANCE COMPANY	0.01%	\$1,077,881	\$303,256	\$4,304,201	\$1,437,167	473.91%
409	FIRST MARINE INSURANCE COMPANY	0.01%	\$1,077,034	\$1,058,637	\$795,798	\$517,585	48.89%
410	CMG MORTGAGE INSURANCE COMPANY	0.01%	\$1,046,551	\$1,008,308	\$90,035	\$113,458	11.25%
411	BIRMINGHAM FIRE INS CO OF PA	0.01%	\$1,018,557	\$1,039,649	\$560,000	\$402,655	38.73%
412	GUARANTEE TITLE INSURANCE COMPANY	0.01%	\$979,286	\$807,619	\$130,296	\$33,285	4.12%
413	WESCO INSURANCE COMPANY	0.01%	\$974,952	\$1,777,125	\$318,120	\$179,985	10.13%
414	PROFESSIONALS DIRECT INSURANCE COMPANY	0.01%	\$960,854	\$1,103,020	\$16,085	\$497,895	45.14%



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
415	ATHENA ASSURANCE COMPANY	0.01%	\$948,578	\$781,614	\$577,810	\$1,231,089	157.51%
416	METROPOLITAN GENERAL INS CO	0.01%	\$938,665	\$1,065,781	\$559,703	\$368,540	34.58%
417	NATIONAL LLOYDS INSURANCE COMPANY	0.01%	\$927,413	\$890,866	\$406,197	\$356,172	39.98%
418	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	0.01%	\$919,874	\$547,260	\$37,261	\$292,145	53.38%
419	RSUI INDEMNITY COMPANY	0.01%	\$914,565	\$196,102	\$0	\$83,590	42.63%
420	FAIRMONT PREMIER INSURANCE COMPANY	0.01%	\$911,452	\$911,452	\$309,033	\$819,677	89.93%
421	COLUMBIAN NATIONAL TITLE INSURANCE CO	0.01%	\$910,444	\$822,783	\$4,449	\$20,729	2.52%
422	AIG PREMIER INSURANCE COMPANY	0.01%	\$890,727	\$1,220,932	\$1,113,593	\$564,216	46.21%
423	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.01%	\$885,991	\$313,901	\$0	\$138,399	44.09%
424	TECHNOLOGY INSURANCE COMPANY	0.01%	\$877,193	\$899,119	\$178,573	\$571,111	63.52%
425	HORACE MANN INSURANCE COMPANY	0.01%	\$860,417	\$877,387	\$482,368	\$518,301	59.07%
426	STONINGTON INSURANCE COMPANY	0.01%	\$849,409	\$615,601	\$161,585	\$324,878	52.77%
427	FINANCIAL GUARANTY INSURANCE COMPANY	0.01%	\$844,103	\$971,668	\$0	\$0	0.00%
428	UNITED WISCONSIN INSURANCE COMPANY	0.01%	\$839,647	\$854,340	\$1,981,947	\$494,292	57.86%
429	MASSACHUSETTS BAY INS CO	0.01%	\$834,531	\$843,898	\$599,009	\$425,793	-50.46%
430	BANCINSURE INC	0.01%	\$830,964	\$807,099	\$1,949,118	\$1,270,834	157.46%
431	BRISTOL WEST INSURANCE COMPANY	0.01%	\$826,995	\$808,653	\$420,444	\$524,799	64.90%
432	MERCHANTS BONDING CO (MUTUAL)	0.01%	\$810,680	\$823,331	\$22,133	\$56,779	6.90%
433	GENERAL STAR NATIONAL INS CO	0.01%	\$806,226	\$960,753	\$104,780	\$182,583	19.00%
434	SELECTIVE INSURANCE CO OF S CAROLINA	0.01%	\$793,625	\$773,582	\$1,262,990	\$1,383,148	178.80%
435	STANDARD GUARANTY INSURANCE COMPANY	0.01%	\$793,614	\$828,399	\$317,331	\$253,259	30.57%
436	LEADER INSURANCE COMPANY	0.01%	\$790,423	\$675,612	\$444,299	\$19,980	2.96%
437	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.01%	\$784,048	\$902,489	\$681,554	\$486,433	53.90%
438	NATIONWIDE PROPERTY & CASUALTY INS CO	0.01%	\$780,305	\$825,625	\$621,174	\$275,771	33.40%
439	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$778,244	\$738,671	\$498,631	\$1,069,683	144.81%
440	DIAMOND STATE INSURANCE COMPANY	0.01%	\$763,439	\$609,076	\$417,304	\$540,602	88.76%
441	COUNTRY CASUALTY INS CO	0.01%	\$758,129	\$764,371	\$465,128	\$622,045	81.38%
442	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL C	0.01%	\$746,494	\$710,880	\$402,500	\$819,929	115.34%
443	EVERGREEN NATIONAL INDEMNITY COMPANY	0.01%	\$746,229	\$632,874	\$1,018,771	\$1,801,476	284.65%
444	MTSUI SUMITOMO INSURANCE USA INC	0.01%	\$737,742	\$853,930	\$92,844	\$511,793	59.93%
445	INTEGON INDEMNITY CORP	0.01%	\$720,296	\$784,460	\$628,658	\$334,399	42.63%
446	TRITON INSURANCE COMPANY	0.01%	\$714,993	\$1,334,194	\$205,730	\$68,281	5.12%
447	TOYOTA MOTOR INSURANCE COMPANY	0.01%	\$689,210	\$760,287	\$725,568	\$553,250	72.77%
448	ATRIADUS TRADE CREDIT INSURANCE INC	0.01%	\$680,446	\$694,811	\$34,451	\$144,442	20.79%
449	INTREPID INSURANCE COMPANY	0.01%	\$668,065	\$268,740	\$670,718	\$714,484	265.86%
450	FIRST COLONIAL INSURANCE COMPANY	0.01%	\$661,542	\$1,772,053	\$1,182,879	\$1,205,431	68.02%
451	CAMICO MUTUAL INSURANCE COMPANY	0.01%	\$658,290	\$522,404	\$0	\$14,549	2.79%
452	OLD REPUBLIC SURETY COMPANY	0.01%	\$650,955	\$637,813	\$93,176	\$173,876	27.26%
453	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$645,209	\$622,264	\$224,856	\$236,628	38.03%
454	MIC PROPERTY AND CASUALTY INS CORP	0.01%	\$644,734	\$1,255,856	\$803,087	\$810,644	64.55%
455	INTERNATIONAL FIDELITY INSURANCE CO	0.01%	\$636,109	\$686,847	\$805,724	\$644,890	93.89%
456	SOUTHERN PIONEER PROPERTY AND CASUALTY INSURANC	0.01%	\$621,661	\$567,234	\$219,863	\$282,551	49.81%
457	TRIAD GUARANTY INSURANCE CORP	0.01%	\$619,653	\$626,012	\$57,036	\$29,869	4.77%
458	PLATTE RIVER INSURANCE COMPANY	0.01%	\$567,142	\$312,801	\$37,960	\$164,862	52.71%
459	ARGONAUT INSURANCE COMPANY	0.01%	\$565,031	\$582,262	\$366,333	\$302,271	51.91%
460	SECURITY INSURANCE COMPANY OF HARTFORD	0.01%	\$560,966	\$5,346,353	\$10,182,303	\$4,109,722	76.87%
461	FIRST GUARD INSURANCE COMPANY	0.01%	\$557,646	\$557,646	\$242,804	\$290,539	52.10%
462	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$555,280	\$686,574	\$585,761	\$392,503	57.17%
463	INSURANCE COMPANY OF NORTH AMERICA	0.01%	\$554,257	\$684,597	\$717,361	\$268,083	-39.16%
464	METROPOLITAN CASUALTY INS CO	0.01%	\$547,587	\$569,904	\$306,440	\$235,117	41.26%
465	FIRST FINANCIAL INSURANCE COMPANY	0.01%	\$545,450	\$609,392	\$529,404	\$1,585,860	260.24%
466	HORACE MANN PROPERTY & CASUALTY INSURANCE COMP	0.01%	\$545,064	\$495,299	\$421,833	\$388,972	78.53%
467	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$534,984	\$605,074	\$129,593	\$224,781	37.15%
468	ISMIE MUTUAL INSURANCE COMPANY	0.01%	\$529,869	\$280,391	\$0	\$181,526	64.74%
469	INTEGON GENERAL INSURANCE CORPORATION	0.01%	\$527,980	\$591,075	\$588,707	\$449,668	76.08%
470	INSURANCE COMPANY OF THE WEST	0.01%	\$522,042	\$646,955	\$653,442	\$1,269,462	-196.22%
471	SELECTIVE INS CO OF THE SOUTHEAST	0.01%	\$514,878	\$532,821	\$170,375	\$302,676	56.81%
472	RIVERPORT INSURANCE COMPANY	0.01%	\$502,410	\$543,903	\$235,578	\$364,513	67.02%
473	SENTINEL INSURANCE COMPANY LTD	0.01%	\$490,709	\$159,364	\$6,645	\$7,300	4.58%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
474	FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE	0.01%	\$467,760	\$475,856	\$227,678	\$228,801	48.08%
475	STARNET INSURANCE COMPANY	0.01%	\$459,469	\$223,791	\$873	\$108,869	48.65%
476	BAR PLAN SURETY AND FIDELITY COMPANY, THE	0.01%	\$459,315	\$446,494	\$409,930	\$889,211	199.15%
477	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$438,766	\$351,494	\$213,669	\$242,634	69.03%
478	WASHINGTON INTERNATIONAL INSURANCE CO	0.01%	\$436,795	\$419,872	\$11,938	\$217,857	-51.89%
479	VERLAN FIRE INSURANCE COMPANY	0.01%	\$424,803	\$442,266	\$0	\$0	0.00%
480	MEDMARC CASUALTY INSURANCE COMPANY	0.00%	\$417,159	\$217,743	\$0	\$940,365	431.87%
481	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$409,377	\$400,577	\$34,219	\$140,322	35.03%
482	CONTRACTORS BONDING & INS COMPANY	0.00%	\$403,917	\$441,932	\$6,450	\$-14,587	-3.30%
483	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$394,198	\$363,513	\$34,253	\$36,253	9.97%
484	YOSEMITE INSURANCE COMPANY	0.00%	\$388,867	\$338,366	\$51,348	\$57,915	17.12%
485	MUTUALAID EXCHANGE	0.00%	\$386,063	\$334,289	\$113,624	\$138,478	41.42%
486	AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$384,750	\$568,058	\$190,067	\$1,180,859	207.88%
487	AXA CORPORATE SOLUTIONS INSURANCE COMPANY	0.00%	\$378,002	\$373,057	\$382,256	\$-884,977	-237.22%
488	ALASKA NATIONAL INSURANCE COMPANY	0.00%	\$373,483	\$491,855	\$52,356	\$250,205	50.87%
489	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$365,253	\$9,113,532	\$9,801,504	\$11,114,719	121.96%
490	AIG CENTENNIAL INSURANCE COMPANY	0.00%	\$365,249	\$521,210	\$219,555	\$358,149	68.71%
491	NATIONAL FIRE AND INDEMNITY EXCHANGE	0.00%	\$364,703	\$347,773	\$76,814	\$68,728	19.76%
492	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$359,140	\$262,956	\$50,420	\$76,753	29.19%
493	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$357,718	\$652,888	\$6,233,678	\$-11,765,907	-1802.13%
494	MERASTAR INSURANCE COMPANY	0.00%	\$356,277	\$363,731	\$487,648	\$380,878	104.71%
495	LM INSURANCE CORPORATION	0.00%	\$355,301	\$104,533	\$1,477,642	\$1,100,365	1052.65%
496	REPUBLIC WESTERN INS CO	0.00%	\$345,862	\$349,286	\$2,939,630	\$2,020,819	578.56%
497	HUDSON INSURANCE COMPANY	0.00%	\$334,845	\$360,230	\$884	\$109,055	30.27%
498	AMERICAN LIVE STOCK INSURANCE CO	0.00%	\$333,982	\$610,488	\$898,292	\$750,592	122.97%
499	AXA ART INSURANCE CORPORATION	0.00%	\$330,526	\$233,074	\$2,400	\$-25,811	-11.07%
500	COMMONWEALTH INSURANCE COMPANY OF AMERICA	0.00%	\$328,542	\$230,925	\$0	\$58,533	25.35%
501	UNIVERSAL SURETY COMPANY	0.00%	\$327,440	\$323,308	\$65,020	\$-22,682	-7.02%
502	CHEROKEE INSURANCE COMPANY	0.00%	\$323,867	\$318,690	\$212,717	\$582,849	182.89%
503	ACIG INSURANCE COMPANY	0.00%	\$322,404	\$322,404	\$-30,228	\$-26,447	-8.20%
504	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$315,357	\$138,961	\$108,576	\$43,814	31.53%
505	SEABOARD SURETY COMPANY	0.00%	\$293,003	\$677,594	\$15,411	\$360,520	53.21%
506	ULICO CASUALTY COMPANY	0.00%	\$277,847	\$499,930	\$234,277	\$408,762	81.76%
507	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$271,409	\$229,524	\$1,092,237	\$302,905	131.97%
508	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$264,993	\$263,374	\$162,437	\$281,831	107.01%
509	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$263,829	\$302,174	\$243,867	\$301,316	99.72%
510	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.00%	\$263,475	\$335,431	\$234,656	\$71,756	21.39%
511	GMAC INSURANCE COMPANY ONLINE INC	0.00%	\$262,467	\$399,985	\$293,978	\$240,778	60.20%
512	CENTRE INSURANCE COMPANY	0.00%	\$235,121	\$421,427	\$312,723	\$-187,853	-44.58%
513	BOND SAFEGUARD INSURANCE COMPANY	0.00%	\$230,105	\$332,074	\$4,739	\$25,646	7.72%
514	HERITAGE CASUALTY INSURANCE COMPANY	0.00%	\$229,500	\$962,994	\$912,976	\$770,353	80.00%
515	CHURCH INSURANCE CO THE	0.00%	\$224,714	\$223,327	\$230,680	\$138,253	61.91%
516	INVESTORS TITLE INSURANCE COMPANY	0.00%	\$223,363	\$203,777	\$0	\$0	0.00%
517	AMERICAN MERCURY INSURANCE COMPANY	0.00%	\$218,851	\$154,239	\$134,044	\$134,665	87.31%
518	CENTURION CASUALTY COMPANY	0.00%	\$212,852	\$285,852	\$69,713	\$71,713	25.09%
519	RESPONSE WORLDWIDE INSURANCE COMPANY	0.00%	\$211,855	\$224,510	\$236,935	\$126,453	56.32%
520	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$202,475	\$550,797	\$0	\$-258,865	-47.00%
521	AMERICAN SENTINEL INSURANCE COMPANY	0.00%	\$188,125	\$133,101	\$9,208	\$27,965	21.01%
522	UNITED GUARANTY RESIDENTIAL INS NC	0.00%	\$184,667	\$202,193	\$6,937	\$48,045	23.76%
523	GERLING AMERICA INSURANCE COMPANY	0.00%	\$179,700	\$182,346	\$1,015,613	\$995,576	545.98%
524	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	\$178,284	\$209,656	\$300,527	\$85,147	40.61%
525	REPUBLIC INDEMNITY CO OF CALIFORNIA	0.00%	\$177,502	\$177,351	\$114,397	\$105,023	59.22%
526	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$172,603	\$117,819	\$21,128	\$507,977	431.15%
527	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	\$171,161	\$234,066	\$290,135	\$173,757	74.23%
528	HERITAGE INDEMNITY COMPANY	0.00%	\$170,407	\$165,342	\$144,230	\$137,177	82.97%
529	SAFETY FIRST INSURANCE COMPANY	0.00%	\$168,966	\$203,647	\$0	\$55,125	27.07%
530	COMPUTER INSURANCE COMPANY	0.00%	\$168,582	\$165,336	\$0	\$-650	-0.39%
531	ARAG INSURANCE COMPANY	0.00%	\$160,160	\$160,288	\$39,181	\$82,251	51.31%
532	LEXON INSURANCE COMPANY	0.00%	\$152,462	\$271,936	\$-16,121	\$13,714	5.04%



**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
533	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$150,401	\$297,102	\$52,396	-\$28,620	-9.63%
534	WESTFIELD INSURANCE COMPANY	0.00%	\$146,554	\$210,733	\$15,454	\$13,711	6.51%
535	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$141,720	\$142,075	\$29,650	-\$236,023	-166.13%
536	UNITED GUARANTY MORTGAGE INDEMNITY CO	0.00%	\$137,119	\$133,579	\$0	\$0	0.00%
537	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$132,419	\$106,627	\$6,327	\$21,695	20.35%
538	FIRST SEALORD SURETY INC	0.00%	\$130,114	\$110,806	\$0	\$8,758	7.90%
539	PENN AMERICA INS CO	0.00%	\$128,345	\$180,090	\$1,021,286	\$474,968	263.74%
540	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$123,235	\$154,683	\$387,622	-\$4,107	-2.66%
541	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$123,198	\$123,679	\$34,945	\$38,445	31.08%
542	DAKOTA TRUCK UNDERWRITERS	0.00%	\$121,264	\$113,964	\$2,907	\$18,957	16.63%
543	MIDDLESEX INSURANCE COMPANY	0.00%	\$119,276	\$75,965	\$12,268	\$31,125	40.97%
544	UNIVERSAL SURETY OF AMERICA	0.00%	\$118,855	\$112,948	\$2,210	-\$19,150	-16.95%
545	PROVIDENCE PROPERTY AND CASUALTY INSURANCE COMI	0.00%	\$118,260	\$118,260	\$0	\$58,642	49.59%
546	OHIO SECURITY INSURANCE COMPANY	0.00%	\$118,227	\$100,692	\$6,577	-\$36,569	-36.32%
547	REDLAND INSURANCE COMPANY	0.00%	\$117,248	\$103,562	\$608,192	\$195,537	188.81%
548	DEVELOPERS SURETY AND INDEMNITY COMPANY	0.00%	\$113,230	\$108,389	\$0	\$2,536	2.34%
549	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$110,329	\$166,513	\$737,453	-\$194,629	-116.89%
550	CALIFORNIA INDEMNITY INSURANCE COMPANY	0.00%	\$107,350	\$636,013	\$3,620,459	\$615,262	96.74%
551	EXCESS SHARE INSURANCE CORPORATION	0.00%	\$102,946	\$102,946	\$0	\$0	0.00%
552	KEMPER CASUALTY INSURANCE COMPANY	0.00%	\$102,042	\$102,259	\$3,245	\$4,147,935	4056.30%
553	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$100,240	\$215,829	\$212,579	\$193,896	89.84%
554	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$91,073	\$95,855	\$97,402	\$564,980	589.41%
555	ACSTAR INSURANCE COMPANY	0.00%	\$89,347	\$95,731	-\$1,499	\$27,884	29.13%
556	CIM INSURANCE CORPORATION	0.00%	\$88,686	\$93,450	\$16,887	\$15,857	16.97%
557	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$88,487	\$64,380	\$3,804	\$8,933	13.88%
558	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$87,788	\$83,770	\$50,719	\$58,103	69.36%
559	ALLEGHENY CASUALTY COMPANY	0.00%	\$86,621	\$85,433	\$0	\$0	0.00%
560	AMERICAN CONTRACTORS INDEMNITY COMPANY	0.00%	\$83,562	\$69,417	\$0	\$4,797	6.91%
561	CONVERIUM INSURANCE (NORTH AMERICA) INC	0.00%	\$82,947	\$1,506,771	\$229,058	\$584,421	38.79%
562	EXACT PROPERTY & CASUALTY	0.00%	\$79,645	\$98,174	\$30,832	\$14,652	14.92%
563	CPA INSURANCE COMPANY	0.00%	\$71,218	\$71,709	\$6,730	-\$3,464	-4.83%
564	ROCHE SURETY AND CASUALTY COMPANY INC	0.00%	\$67,553	\$67,553	\$0	\$0	0.00%
565	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.00%	\$66,283	\$66,599	\$11,699	\$29,567	44.40%
566	FORTRESS INSURANCE COMPANY	0.00%	\$64,109	\$265,610	\$20,000	\$3,526	1.33%
567	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$63,590	\$61,290	\$4,952	\$4,952	8.08%
568	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$63,136	\$68,758	\$38,355	-\$517,981	-753.34%
569	INLAND INSURANCE COMPANY	0.00%	\$58,835	\$62,506	\$0	-\$3,558	-5.69%
570	ACCREDITED SURETY AND CASUALTY COMPANY INC	0.00%	\$58,413	\$52,388	\$34,763	\$44,101	84.18%
571	FAIRFIELD INSURANCE COMPANY	0.00%	\$57,647	\$72,111	\$948,460	-\$1,396,687	-1936.86%
572	GE REINSURANCE CORPORATION	0.00%	\$56,681	\$59,043	\$86,737	\$719,500	1218.60%
573	MINNESOTA LAWYERS MUTUAL INSURANCE COMPANY	0.00%	\$54,016	\$50,707	\$0	\$18,116	35.73%
574	FINANCIAL INDEMNITY COMPANY	0.00%	\$51,364	\$13,071	\$6,465	\$8,165	62.47%
575	WARNER INSURANCE COMPANY	0.00%	\$48,888	\$57,575	\$49,858	\$10,955	19.03%
576	SURETY BONDING COMPANY OF AMERICA	0.00%	\$42,790	\$43,507	\$0	\$7,021	16.14%
577	FFG INSURANCE COMPANY	0.00%	\$41,305	\$63,204	\$2,182	\$1,362	2.15%
578	REPUBLIC INDEMNITY COMPANY OF AMERICA	0.00%	\$40,245	\$37,517	\$38,534	\$4,149	11.06%
579	DARWIN NATIONAL ASSURANCE COMPANY	0.00%	\$38,845	\$4,788	\$0	\$2,054	42.90%
580	NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$38,579	\$32,873	-\$59,526	\$84,288	256.40%
581	RESPONSE INSURANCE COMPANY	0.00%	\$38,228	\$30,747	\$5,224	\$12,830	41.73%
582	DEALERS ASSURANCE COMPANY	0.00%	\$37,997	\$36,415	\$614	\$684	1.88%
583	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$36,760	\$82,938	\$3,005,234	-\$2,478,443	-2988.31%
584	AMCOMP ASSURANCE CORPORATION	0.00%	\$36,006	\$39,518	\$171	\$18,371	46.49%
585	QUADRANT INDEMNITY INSURANCE CO	0.00%	\$35,944	\$16,469	\$0	\$5,757	34.96%
586	AMERICAN UNION INSURANCE COMPANY	0.00%	\$35,926	\$83,958	\$131,921	\$131,921	157.13%
587	AMERICAN SURETY COMPANY	0.00%	\$33,022	\$27,266	\$0	\$13	0.05%
588	LM GENERAL INSURANCE COMPANY	0.00%	\$31,020	\$73,117	\$62,158	-\$46,885	-64.12%
589	NETHERLANDS INSURANCE COMPANY THE	0.00%	\$28,585	\$27,448	\$0	-\$122	-0.44%
590	DEERFIELD INSURANCE COMPANY	0.00%	\$25,815	\$26,927	\$0	-\$53,753	-199.62%
591	OHIO FARMERS INSURANCE CO	0.00%	\$24,753	\$22,156	-\$534	-\$26,700	-120.51%

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
592	BANKERS INSURANCE COMPANY	0.00%	\$24,626	\$18,428	\$0	-\$85	-0.46%
593	ATLANTA CASUALTY COMPANY	0.00%	\$24,542	\$49,624	\$117,257	-\$94,297	-190.02%
594	RLI INDEMNITY COMPANY	0.00%	\$24,034	\$32,070	\$0	\$54,902	171.19%
595	DIRECT GENERAL INSURANCE COMPANY	0.00%	\$21,438	\$1,054	\$0	\$0	0.00%
596	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$20,052	\$38,032	\$60,043	-\$19,816	-52.10%
597	FARM AND CITY INSURANCE COMPANY	0.00%	\$19,494	\$56,994	\$136,013	\$48,606	85.28%
598	ATLANTIC INSURANCE COMPANY	0.00%	\$18,942	\$24,789	\$0	\$120,147	484.68%
599	AIG NATIONAL INSURANCE COMPANY INC	0.00%	\$17,141	\$13,355	\$3,563	\$3,563	26.68%
600	SERVICE INSURANCE COMPANY	0.00%	\$16,237	\$16,237	\$0	\$0	0.00%
601	MONUMENTAL GENERAL CASUALTY COMPANY	0.00%	\$15,819	\$81,404	\$55,018	-\$48,000	-58.97%
602	ADVANTAGE WORKERS COMPENSATION INSURANCE COMP	0.00%	\$15,497	\$15,282	\$7,399	\$9,900	64.78%
603	MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.00%	\$14,469	\$5,498	\$0	\$3,638	66.17%
604	SENECA INSURANCE COMPANY INC	0.00%	\$14,313	\$5,659	\$0	\$0	0.00%
605	FINANCIAL PACIFIC INSURANCE COMPANY	0.00%	\$12,344	\$11,916	\$0	\$0	0.00%
606	GUARANTEE COMPANY OF NORTH AMERICA USA THE	0.00%	\$12,123	\$11,480	\$0	\$619,971	5400.44%
607	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$11,992	\$11,909	\$55,861	\$144,391	1212.45%
608	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$11,599	\$10,179	\$6,259	\$6,259	61.49%
609	PACO ASSURANCE COMPANY INC	0.00%	\$10,520	\$7,881	\$0	\$37	0.47%
610	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$8,819	\$21,773	\$75,387	\$31,332	143.90%
611	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERI	0.00%	\$8,536	\$28,795	\$263,721	\$141,715	492.15%
612	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	\$8,533	\$10,886	\$106	-\$47	-0.43%
613	COLONIAL SURETY COMPANY	0.00%	\$7,703	\$4,501	\$0	\$1,396	31.02%
614	FIRST AMERICAN TITLE INSURANCE COMPANY OF TEXAS	0.00%	\$7,524	\$7,261	\$0	\$0	0.00%
615	VEREX ASSURANCE INCORPORATED	0.00%	\$7,481	\$9,154	-\$983	-\$6,186	-67.58%
616	OHIO INDEMNITY COMPANY	0.00%	\$6,779	\$2,339	\$0	-\$1,723	-73.66%
617	MGIC INDEMNITY CORPORATION	0.00%	\$6,013	\$7,831	\$0	-\$177,097	-2261.49%
618	AMERICAN COMPENSATION INSURANCE COMPANY	0.00%	\$5,864	\$5,864	\$1,164,022	-\$1,082,080	-18452.59%
619	ST PAUL MEDICAL LIABILITY INSURANCE CO	0.00%	\$5,400	\$63,696	\$0	\$11,417	17.92%
620	LM PERSONAL INSURANCE COMPANY	0.00%	\$5,366	\$7,619	\$1,682	\$17,153	225.13%
621	VALIANT INS CO	0.00%	\$5,326	\$1,982	\$305,344	\$720,841	36369.37%
622	SHELTER REINSURANCE COMPANY	0.00%	\$5,000	\$4,791	\$0	\$0	0.00%
623	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	\$4,619	\$4,647	\$30,000	-\$5,856	-126.02%
624	TRIUMPH CASUALTY COMPANY	0.00%	\$4,576	\$81,999	\$39,070	\$41,033	50.04%
625	ARCH REINSURANCE COMPANY	0.00%	\$4,298	\$4,298	\$0	\$1,719	40.00%
626	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE CO	0.00%	\$4,255	\$3,931	\$0	\$220	5.60%
627	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$3,811	\$3,468	\$5,226	\$5,215	150.37%
628	VESTA FIRE INSURANCE CORP	0.00%	\$3,364	\$72,198	\$256,597	\$361,251	500.36%
629	SELECTIVE INSURANCE COMPANY OF AMERICA	0.00%	\$2,772	\$27,599	\$152	\$4,864	17.62%
630	INFINITY INSURANCE COMPANY	0.00%	\$2,113	\$3,408	\$106,560	-\$25,318	-742.90%
631	FARMINGTON CASUALTY COMPANY	0.00%	\$1,300	\$1,301	\$101,798	-\$96,354	-7406.15%
632	CMG MORTGAGE ASSURANCE COMPANY	0.00%	\$1,072	\$1,072	\$0	\$154	14.37%
633	K-M INSURANCE COMPANY	0.00%	\$984	\$984	\$0	\$0	0.00%
634	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$830	\$2,770	\$10,088	-\$4,840	-174.73%
635	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$729	\$738	-\$450	-\$52,477	-7110.70%
636	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$727	\$775	\$70,454	\$126,527	16326.06%
637	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$723	\$22,053	\$26,384	\$14,208	64.43%
638	HARBOR SPECIALTY INSURANCE COMPANY	0.00%	\$606	\$606	\$200,824	-\$322,131	-53156.93%
639	LEXINGTON NATIONAL INSURANCE CORPORATION	0.00%	\$585	\$0	\$0	\$0	N/A
640	BANKERS STANDARD FIRE & MARINE CO	0.00%	\$576	\$576	\$0	-\$3,382	-587.15%
641	PETROLEUM CASUALTY COMPANY	0.00%	\$530	\$530	\$0	\$0	0.00%
642	GENERAL ELECTRIC MORT INS CORP OF NC	0.00%	\$139	\$158	\$0	-\$305	-193.04%
643	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$132	\$77	\$0	\$25	32.47%
644	SOUTHERN INSURANCE COMPANY	0.00%	\$83	\$485	\$53,750	\$55,186	11378.56%
645	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$3	\$4	\$1	-\$39,379	-984475.00%
646	INTERLEX INSURANCE COMPANY	0.00%	\$0	\$0	\$1,109,500	\$630,250	N/A
647	AMERICAN REINSURANCE COMPANY	0.00%	\$0	\$0	\$4,743	\$21,154	N/A
648	AMERICAN CENTENNIAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$31,085	N/A
649	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$7,334	\$62,839	N/A
650	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	\$15,995	-\$2,148	N/A

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
651	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$34,283	\$90,755	N/A
652	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14,522	N/A
653	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$3,312	N/A
654	FOUNDERS INSURANCE COMPANY	0.00%	\$0	\$0	\$206,431	-\$14,807	N/A
655	PUBLIC SERVICE MUTUAL INSURANCE CO	0.00%	\$0	\$2,290	\$0	\$0	0.00%
656	UNITRIN AUTO AND HOME INSURANCE COMPANY	0.00%	\$0	\$0	-\$205	-\$205	N/A
657	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$0	-\$727	-\$727	N/A
658	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	-\$300	-\$300	N/A
659	AMERICAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$750	N/A
660	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$1,499	N/A
661	SEA INSURANCE CO OF AMERICA THE	0.00%	\$0	\$0	\$85	\$2,043	N/A
662	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10,683	N/A
663	BUCKEYE UNION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
664	COMMERCIAL INS CO OF NEWARK NJ	0.00%	\$0	\$0	\$2,334	\$581,637	N/A
665	ATLANTA INTERNATIONAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$1,965,551	N/A
666	UNITED SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$1,291,598	-\$2,685,147	N/A
667	NEW ENGLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$82,030	N/A
668	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	\$254,172	-\$293,568	N/A
669	NORTH STAR REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$49,683	N/A
670	STONEWALL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,900	N/A
671	ACA FINANCIAL GUARANTY CORPORATION	0.00%	\$0	\$158,838	\$0	\$0	0.00%
672	MERIDIAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$533	\$56,669	-\$72,690	-13637.90%
673	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$200	-\$62,268	N/A
674	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$21	N/A
675	MBIA INSURANCE CORP. OF ILLINOIS	0.00%	\$0	\$11,770	\$0	\$0	0.00%
676	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$207	N/A
677	CONNIE LEE INS COMPANY	0.00%	\$0	\$8,116	\$0	\$0	0.00%
678	STATE FARM GENERAL INSURANCE CO	0.00%	\$0	\$0	\$97,080	-\$7,439	N/A
679	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$0	\$0	\$23,500	\$270,653	N/A
680	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$142,051	-\$40,931	N/A
681	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$767,155	\$163,952	N/A
682	SEATON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$48,188	N/A
683	INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$0	\$1	N/A
684	EVEREST REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$43,715	N/A
685	AMERICAS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$230	N/A
686	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$25,743	\$29,772	N/A
687	NATIONAL ALLIANCE INSURANCE CO	0.00%	\$0	\$0	\$1,936	\$3,500	N/A
688	CONSTITUTION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$570	N/A
689	MISSOURI PHYSICIANS ASSOCIATES	0.00%	\$0	\$0	\$200,000	-\$704,638	N/A
690	UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.00%	\$0	\$239,000	\$196,553	\$390,011	163.18%
691	TRANSPORT INSURANCE COMPANY	0.00%	\$0	\$0	\$4,196	\$28,790	N/A
692	NATIONAL REINSURANCE CORP THE	0.00%	\$0	\$0	\$0	-\$446,952	N/A
693	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$1,486	\$4,940	-\$4,704	-316.55%
694	OHIC INSURANCE COMPANY	0.00%	\$0	\$0	\$129,963	\$1,481,946	N/A
695	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	-\$1,823	-\$38,303	N/A
696	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$9,063	\$0	-\$742,716	-8195.03%
697	HCC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
698	AMERICAN EMPIRE INS CO	0.00%	\$0	\$0	\$0	-\$40	N/A
699	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$36,976	\$453,235	N/A
700	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$40,684	-\$162,776	N/A
701	FOLKSAMERICA REINSURANCE COMPANY	0.00%	\$0	\$0	\$126	-\$9,493	N/A
702	FORT WAYNE HEALTH & CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$168,827	-\$463,749	N/A
703	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$98,500	\$89,506	N/A
704	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$53,893	-\$4,586	N/A
705	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$615	N/A
706	GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$194,759	N/A
707	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$62,373	\$27,258	N/A
708	SUA INSURANCE COMPANY	0.00%	\$0	\$0	\$138,134	-\$2,462,695	N/A
709	MGA INSURANCE COMPANY INC	0.00%	\$0	\$0	\$81,488	\$29,488	N/A

**2004 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
710	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$1,627	-\$68,533	N/A
711	FIREMANS FUND INS CO OF WISCONSIN	0.00%	-\$1	-\$1	-\$568,919	-\$667,496	66749600.00%
712	COLUMBIA INSURANCE COMPANY	0.00%	-\$57	-\$40	-\$5	-\$28	70.00%
713	AMERICAN GENERAL PROPERTY INS CO	0.00%	-\$84	\$1,065	\$0	-\$7,745	-727.23%
714	FIDELITY AND CASUALTY COMPANY OF NEW YORK THE	0.00%	-\$261	-\$45,316	\$639,930	-\$2,693,726	5944.32%
715	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	-\$378	-\$378	\$19,479	\$14,409	-3811.90%
716	OLD REPUBLIC SECURITY ASSURANCE COMPANY	0.00%	-\$554	\$42,936	\$45,802	\$43,778	101.96%
717	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	-\$686	-\$686	\$30,997	-\$26,297	3833.38%
718	FIREMANS FUND INS CO OF MISSOURI	0.00%	-\$787	-\$787	\$566,463	-\$108,326	13764.42%
719	AMERICAN EMPLOYERS INSURANCE CO	0.00%	-\$929	\$173	\$2,579,624	\$1,619,318	936021.97%
720	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	-\$972	-\$972	\$29,612	-\$340,625	35043.72%
721	GREAT AMERICAN CONTEMPORARY INSURANCE COMPANY	0.00%	-\$1,221	\$4,994	\$6,474	\$4,221	84.52%
722	WESTERN DIVERSIFIED CASUALTY INS CO	0.00%	-\$2,242	\$99,403	\$158,433	\$148,679	149.57%
723	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	-\$3,767	\$3,677	\$0	-\$11,485	-312.35%
724	REALM NATIONAL INSURANCE COMPANY	0.00%	-\$7,834	-\$7,835	\$0	\$0	0.00%
725	AMERICAN STATES PREFERRED INS CO	0.00%	-\$8,371	\$64,682	\$413,393	-\$159,082	-245.94%
726	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	-\$9,489	-\$10,406	\$2,630,973	\$496,073	-4767.18%
727	UNITED FINANCIAL CASUALTY COMPANY	0.00%	-\$10,991	\$28,818	\$102,019	\$104,761	363.53%
728	OMAHA PROPERTY AND CASUALTY INS CO	0.00%	-\$26,562	\$1,978,401	\$2,099,334	\$670,365	33.88%
729	COMMERCIAL CASUALTY INSURANCE COMPANY	0.00%	-\$28,798	-\$28,823	-\$3,057,766	\$20,705	-71.83%
730	COMMERCIAL GUARANTY CASUALTY INSURANCE COMPANY	0.00%	-\$41,540	\$324,544	\$500,429	-\$710,124	-218.81%
731	ACE INDEMNITY INSURANCE COMPANY	0.00%	-\$82,035	-\$82,035	\$435,299	-\$6,047	7.37%
732	TRAVELERS INSURANCE CO(ACC DEPT)	0.00%	-\$92,063	-\$63,788	\$781,874	-\$806,994	1265.12%
733	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00%	-\$137,395	\$447,413	\$797,054	\$401,191	89.67%
734	SHELBY CASUALTY INSURANCE COMPANY	0.00%	-\$154,415	\$1,086,471	\$3,163,867	\$594,581	54.73%
735	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	-\$171,123	-\$119,790	\$2,649,823	-\$2,064,532	1723.46%
736	AMERICAN MOTORISTS INSURANCE CO	0.00%	-\$322,859	\$477,768	\$8,137,181	-\$5,817,317	-1217.60%
737	ROYAL INDEMNITY COMPANY	-0.01%	-\$1,262,242	\$19,473,222	\$24,570,516	\$10,890,116	55.92%
738	FIDELITY AND GUARANTY INSURANCE COMPANY	-0.05%	-\$4,074,978	-\$3,249,839	-\$933,525	\$1,339,874	-41.23%
TOTAL		100.00%	\$8,430,314,819	\$8,257,257,126	\$4,326,235,526	\$4,746,868,618	57.49%

**PROPERTY & CASUALTY  
COMPANIES  
MAIL ADDRESSES AND  
TELEPHONE NUMBERS**

# PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
36404	21ST CENTURY CASUALTY COMPANY	6301 OWENSMOUTH AVE	WOODLAND HILLS	CA	91367	818-704-3700
12963	21ST CENTURY INSURANCE COMPANY	6301 OWENSMOUTH AVE	WOODLAND HILLS	CA	91367	818-704-3700
22896	ACA FINANCIAL GUARANTY CORPORATION	140 BROADWAY 47TH FL	NEW YORK	NY	10005	212-375-2000
10349	ACCEPTANCE CASUALTY INSURANCE CO	PO BOX 10800	RALEIGH	NC	27605-0800	919-833-1600
20010	ACCEPTANCE INDEMNITY INSURANCE CO	PO BOX 10800	RALEIGH	NC	27605-0800	919-833-1600
10166	ACCIDENT FUND INSURANCE COMPANY OF AMERICA	232 S CAPITOL AVE	LANSING	MI	48933	517-342-4200
26379	ACCREDITED SURETY AND CASUALTY COMPANY INC	PO BOX 2067	WINTER PARK	FL	32790-2067	407-629-2131
22667	ACE AMERICAN INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-1000
20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-1000
10030	ACE INDEMNITY INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-1000
20699	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-1000
19984	ACIG INSURANCE COMPANY	12222 MERIT DR #1660	DALLAS	TX	75251	972-702-9004
22950	ACSTAR INSURANCE COMPANY	PO BOX 2350	NEW BRITAIN	CT	06050-2350	860-224-2000
14184	ACUITY A MUTUAL INSURANCE COMPANY	2800 SOUTH TAYLOR DR	SHEBOYGAN	WI	53081-8470	920-458-9131
10324	ADDISON INSURANCE COMPANY	PO BOX 73909	CEDAR RAPIDS	IA	52407-3909	319-399-5700
44318	ADMIRAL INDEMNITY COMPANY	1255 CALDWELL RD	CHERRY HILL	NJ	08034	856-429-9200
33987	ADVANTA INSURANCE COMPANY	PO BOX 429	SPRING HOUSE	PA	19477-0429	877-250-6245
40517	ADVANTAGE WORKERS COMPENSATION INSURANCE CO	PO BOX 571918	SALT LAKE CITY	UT	84157-1918	801-288-8750
33898	AEGIS SECURITY INSURANCE COMPANY	PO BOX 3153	HARRISBURG	PA	17105	717-657-9671
10014	AFFILIATED FM INSURANCE COMPANY	PO BOX 7500 ALLENDALE PRK	JOHNSTON	RI	02919	401-275-3000
42609	AFFIRMATIVE INSURANCE COMPANY	3760 RIVER RUN DR	BIRMINGHAM	AL	35243	205-972-1675
42757	AGRI GENERAL INSURANCE COMPANY	9200 NORTHPARK DR STE 350	JOHNSTON	IA	50131-3007	515-559-1000
34789	AIG CENTENNIAL INSURANCE COMPANY	500 VIRGINIA DR	FORT WASHINGTON	PA	19034	612-341-4530
36587	AIG NATIONAL INSURANCE COMPANY INC	PO BOX 1802	ALPHARETTA	GA	30023-0302	770-753-8300
20796	AIG PREMIER INSURANCE COMPANY	500 VIRGINIA DR	FORT WASHINGTON	PA	19034	
19399	AIU INSURANCE COMPANY	175 WATER ST 18TH FL	NEW YORK	NY	10038	212-770-7000
38733	ALASKA NATIONAL INSURANCE COMPANY	7001 JEWEL LAKE ROAD	ANCHORAGE	AK	99502-2825	907-248-2642
24899	ALEA NORTH AMERICA INSURANCE COMPANY	55 CAPITAL BLVD	ROCKY HILL	CT	06067	860-513-4180
12188	ALFA VISION INSURANCE CORPORATION	2108 EAST S BLVD	MONTGOMERY	AL	36116-2015	334-288-3900
13285	ALLEGHENY CASUALTY COMPANY	PO BOX 1116	MEADVILLE	PA	16335-7116	814-336-2521
20273	ALLIANCE ASSURANCE CO OF AMERICA	325 DONALD J LYNCH BLVD	MARLBOROUGH	MA	01752-4729	508-303-1000
19186	ALLIANCE INSURANCE COMPANY INC	P O BOX 1401	MCPHERSON	KS	67460	620-241-2200
35300	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	2350 EMPIRE AVE	BURBANK	CA	91510-3350	
36420	ALLIANZ UNDERWRITERS INSURANCE COMPANY	PO BOX 7780	BURBANK	CA	91510-7780	818-972-8000
42579	ALLIED PROPERTY & CASUALTY INS CO	1100 LOCUST ST DEPT 0800	DES MOINES	IA	50391-0800	515-280-4211
41840	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	645 W GRAND RIVER AVE	HOWELL	MI	48843	508-855-4476
29688	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
19240	ALLSTATE INDEMNITY COMPANY	2775 SANDERS RD STE A5	NORTHBROOK	IL	60062-6127	847-402-5000
19232	ALLSTATE INSURANCE COMPANY	2775 SANDERS ROAD STE A5	NORTHBROOK	IL	60062-6127	847-402-5000
17230	ALLSTATE PROPERTY & CASUALTY INS CO	3075 SANDERS RD STE H1A	NORTHBROOK	IL	60062-7127	847-402-5000
38156	ALPHA PROPERTY & CASUALTY INSURANCE CO	PO Box 223687	DALLAS	TX	75222-3687	818-313-8500
18708	AMBAC ASSURANCE CORPORATION	ONE STATE STREET PLAZA	NEW YORK	NY	10004-1538	212-668-0340
19100	AMCO INSURANCE COMPANY	1100 LOCUST ST DEPT 0800	DES MOINES	IA	50391-0800	515-280-4211
25402	AMCOMP ASSURANCE CORPORATION	PO BOX 88806	N. PALM BEACH	FL	33408-8806	561-840-7171
12548	AMERICAN AGRI-BUSINESS INSURANCE COMPANY	5102 29TH DRIVE STE B	LUBBOCK	TX	79407	515-254-0400
10103	AMERICAN AGRICULTURAL INSURANCE CO	1501 E WOODFIELD RD STE 300W	SCHAUMBURG	IL	60173-5422	847-989-2900
19720	AMERICAN ALTERNATIVE INS CORP	555 COLLEGE RD E	PRINCETON	NJ	08543-5241	609-243-4200
10073	AMERICAN AMBASSADOR CASUALTY COMPANY	3333 WARRENVILLE ROAD	LISLE	IL	60532	630-521-0600
21849	AMERICAN AUTOMOBILE INSURANCE CO	777 SAN MARIN DR SAN MARIN 2	NAVATO	CA	94988-2000	415-899-2000
10111	AMERICAN BANKERS INS CO OF FLORIDA	11222 QUAIL ROOST DRIVE	MIAMI	FL	33157-6596	305-253-2244
40789	AMERICAN BUSN & PERSONAL INS MUTUAL INC	307 N MICHIGAN AVE	CHICAGO	IL	60601-5499	312-346-8100
20427	AMERICAN CASUALTY CO OF READING PA	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312-822-5000
10391	AMERICAN CENTENNIAL INSURANCE CO	3501 SILVERSIDE ROAD, 203 NAAMANS BL	WILMINGTON	DE	19810	302-479-2100
37915	AMERICAN CENTRAL INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3106	617-725-6000
45934	AMERICAN COMPENSATION INSURANCE COMPANY	8500 NORMANDE LAKE 1400	BLOOMINGTON	MN	55437	952-893-0403
10216	AMERICAN CONTRACTORS INDEMNITY COMPANY	9841 AIRPORT BLVD 9TH FL	LOS ANGELES	CA	90045	310-649-0990
16802	AMERICAN DEPOSIT INSURANCE COMPANY	PO BOX 105091	ATLANTA	GA	30348-5091	678-627-6000
19690	AMERICAN ECONOMY INSURANCE COMPANY	SAFECO PLA T-16	SEATTLE	WA	98185	206-545-5000
37990	AMERICAN EMPIRE INS CO	PO BOX 5370	CINCINNATI	OH	45201	513-369-3000
20813	AMERICAN EMPLOYERS INSURANCE CO	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	55164-0816	860-277-0111
23450	AMERICAN FAMILY HOME INSURANCE COMPANY	PO BOX 5323	CINCINNATI	OH	45201-5323	513-943-7200
19275	AMERICAN FAMILY MUTUAL INS CO	6000 AMERICAN PARKWAY	MADISON	WI	53783	608-249-2111
24066	AMERICAN FIRE & CASUALTY COMPANY	9450 SEWARD ROAD	FAIRFIELD	OH	45014	513-603-2400
24376	AMERICAN GENERAL INDEMNITY COMPANY	ONE WOODFIELD LAKE	SCHAUMBURG	IL	60173	847-517-6000
31208	AMERICAN GENERAL PROPERTY INS CO	AMERICAN GENERAL CENTER	NASHVILLE	TN	37250-0001	615-749-1000
26247	AMERICAN GUARANTEE & LIABILITY INS CO	1400 AMERICAN LN T1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
13331	AMERICAN HARDWARE MUTUAL INS CO	471 E BROAD ST	COLUMBUS	OH	43215	614-225-8211
39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	1888 CENTURY PRK E 8 FL	LOS ANGELES	CA	90067-1712	310-551-5900
19380	AMERICAN HOME ASSURANCE COMPANY	175 WATER ST 18 TH FL	NEW YORK	NY	10038	212-770-7000
19518	AMERICAN INDEMNITY COMPANY	PO BOX 1259	GALVESTON	TX	77553-1259	319-399-5700
21857	AMERICAN INSURANCE COMPANY THE	777 SAN MARIN DR PO BOX 777	NOVATO	CA	94988	415-899-2000
32220	AMERICAN INTERNATIONAL INS CO	505 CARR ROAD	WILMINGTON	DE	19809	302-761-3000
40258	AMERICAN INTERNATIONAL SOUTH INS CO	175 WATER ST 18TH FL	NEW YORK	NY	10038	212-770-7000
31895	AMERICAN INTERSTATE INS CO	2301 HWY 190 WEST	DERIDDER	LA	70634	617-578-2000
10200	AMERICAN LIVE STOCK INSURANCE CO	200 S 4TH ST	GENEVA	IL	60134-2605	630-232-2100
30562	AMERICAN MANUFACTURERS MUTUAL INS. CO	1 KEMPER DRIVE	LONG GROVE	IL	60049-0001	847-320-2000
16910	AMERICAN MERCURY INSURANCE COMPANY	P O BOX 268847	OKLAHOMA CITY	OK	73126-8847	405-523-5142
23469	AMERICAN MODERN HOME INSURANCE CO	PO BOX 5323	CINCINNATI	OH	45201-5323	513-943-7000
22918	AMERICAN MOTORISTS INSURANCE CO	1 KEMPER DRIVE	LONG GROVE	IL	60049-0001	847-320-2000
39942	AMERICAN NATIONAL GENERAL INS CO	1949 E SUNSHINE CORP CTR	SPRINGFIELD	MO	65899-0001	417-887-4990
28401	AMERICAN NATIONAL PROPERTY & CASUALTY C	1949 E SUNSHINE CORP CTR	SPRINGFIELD	MO	65899-0001	417-887-4990
33006	AMERICAN PHYSICIANS ASSURANCE CORPORATION	1301 N HAGADORN RD	E LANSING	MI	48823	517-351-1150

# PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
37001	AMERICAN PREMIER INSURANCE COMPANY	PO BOX 2575	CINCINNATI	OH	45201	678-627-6000
10227	AMERICAN REINSURANCE COMPANY	555 COLLEGE ROAD E	PRINCETON	NJ	08543-5241	609-243-4200
19615	AMERICAN RELIABLE INSURANCE COMPANY	8655 E VIA DE VENTURA	SCOTTSDALE	AZ	85258	480-483-8656
19631	AMERICAN ROAD INSURANCE COMPANY	THE AMERICAN ROAD	DEARBORN	MI	48126-2570	313-337-1102
39969	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	1845 THE EXCHANGE #200	ATLANTA	GA	30339	770-916-1908
42978	AMERICAN SECURITY INSURANCE COMPANY	260 INTERSTATE N CIRCLE NW	ATLANTA	GA	30339-2111	770-763-1000
17865	AMERICAN SENTINEL INSURANCE COMPANY	PO BOX 3153	HARRISBURG	PA	17105	717-657-9671
42897	AMERICAN SERVICE INSURANCE COMPANY	150 NORTHWEST POINT BLVD	ELK GROVE VILLA	IL	60007-7986	847-472-6700
41998	AMERICAN SOUTHERN HOME INSURANCE COMPANY	PO BOX 5323	CINCINNATI	OH	45201-5323	
10235	AMERICAN SOUTHERN INSURANCE COMPANY	PO BOX 723030	ATLANTA	GA	31139-0030	404-268-9599
19283	AMERICAN STANDARD INS CO OF WISCONSIN	6000 AMERICAN PARKWAY	MADISON	WI	53783	608-249-2111
19712	AMERICAN STATES INSURANCE CO TX	SAFECO PLA T-16	SEATTLE	WA	98185	206-545-5000
19704	AMERICAN STATES INSURANCE COMPANY	SAFECO PLAZA T-16	SEATTLE	WA	98185	206-545-5000
37214	AMERICAN STATES PREFERRED INS CO	SAFECO PLAZA T-16	SEATTLE	WA	98185	206-545-5000
40800	AMERICAN STERLING INSURANCE COMPANY	27422 PORTOLA PKWY	FOOTHILL RANCH	CA	92610	949-616-1033
31380	AMERICAN SURETY COMPANY	3905 VINCENNES ROAD, SUITE 200	INDIANAPOLIS	IN	46268	317-875-8700
25828	AMERICAN UNION INSURANCE COMPANY	PO BOX 2813	BLOOMINGTON	IL	61702	309-661-1800
40142	AMERICAN ZURICH INSURANCE COMPANY	1400 AMERICAN LN T1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
27898	AMERICAS INSURANCE COMPANY	400 POYDRAS ST STE 1990	NEW ORLEANS	LA	70130	504-528-9555
30872	AMERIN GUARANTY CORPORATION	1601 MARKET ST	PHILADELPHIA	PA	19103	215-664-6600
19488	AMERISURE INSURANCE COMPANY	PO BOX 2060	FARMINGTON HILLS	MI	48333-2060	248-615-9000
23396	AMERISURE MUTUAL INSURANCE COMPANY	PO BOX 2060	FARMINGTON HILLS	MI	48333-2060	248-615-9000
27928	AMEX ASSURANCE COMPANY	3500 PACKERLAND DRIVE	DE PERE	WI	54115	920-330-5100
42390	AMGUARD INSURANCE COMPANY	16 S RIVER ST	WILKES-BARRE	PA	18703	570-825-9900
16976	AMICA MUTUAL INSURANCE COMPANY	PO BOX 6008	PROVIDENCE	RI	02940-6008	401-334-6000
10984	ANSUR AMERICA INSURANCE COMPANY	ONE MUTUAL AVE	FRANKENMUTH	MI	48787-0001	
28207	ANTHEM INSURANCE COMPANIES INC	120 MONUMENT CIRCLE	INDIANAPOLIS	IN	46204-4902	317-488-6000
34738	ARAG INSURANCE COMPANY	400 LOCUST ST STE 480	DES MOINES	IA	50309	515-246-1200
11150	ARCH INSURANCE COMPANY	ONE LIBERTY PLAZA 53RD FL	NEW YORK	NY	10006	816-531-7668
10348	ARCH REINSURANCE COMPANY	55 MADISON AVE	MORRISTOWN	NJ	07962-1988	973-898-9575
19860	ARGONAUT GREAT CENTRAL INSURANCE CO	3625 N SHERIDAN ROAD	PEORIA	IL	61604-1434	309-688-8571
19801	ARGONAUT INSURANCE COMPANY	10101 REUNION PLC STE 500	SAN ANTONIO	TX	78216	210-321-8400
19828	ARGONAUT MIDWEST INSURANCE COMPANY	250 MIDDLEFIELD ROAD	MENLO PARK	CA	94025	210-321-8400
41459	ARMED FORCES INSURANCE EXCHANGE	PO DRAWER G	FT LEAVENWORTH	KS	66027-0346	913-727-5500
21865	ASSOCIATED INDEMNITY CORPORATION	777 SAN MARIN DR	NOVATO	CA	94998	415-899-2000
21296	ASSOCIATES INSURANCE COMPANY	1720 RUSKIN STREET	SOUTH BEND	IN	46604	972-650-2800
19305	ASSURANCE COMPANY OF AMERICA	1400 AMERICAN LN TOWER 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
30180	ASSURED GUARANTY CORP	1325 AVE OF AMERICAS	NEW YORK	NY	10019	212-974-0100
41769	ATHENA ASSURANCE COMPANY	385 WASHINGTON STREET	ST PAUL	MN	55102-1396	651-310-7066
21792	ATLANTA CASUALTY COMPANY	PO BOX 105091	ATLANTA	GA	30348-5091	678-627-6000
20931	ATLANTA INTERNATIONAL INSURANCE CO	7230 MCGINNIS FERRY RD STE 300	SUWANEE	GA	30024	770-813-6220
31925	ATLANTA SPECIALTY INSURANCE COMPANY	PO BOX 2575	CINCINNATI	OH	45201-2575	678-627-6000
22209	ATLANTIC INSURANCE COMPANY	4600 FULLER DRIVE	IRVING	TX	75038	972-650-2800
19895	ATLANTIC MUTUAL INSURANCE COMPANY	140 BROADWAY	NEW YORK	NY	10005-1101	212-943-1800
27154	ATLANTIC SPECIALTY INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108	212-943-1800
25422	ATRADIUS TRADE CREDIT INSURANCE INC	5026 CAMPBELL BLVD STE C	BALTIMORE	MD	21236	410-246-5501
13412	AUSTIN MUTUAL INSURANCE COMPANY	PO BOX 401	MINNEAPOLIS	MN	55440-0401	800-328-4628
27235	AUTO CLUB FAMILY INSURANCE COMPANY	12901 NORTH FORTY DR	ST LOUIS	MO	63141	314-523-7350
18988	AUTO OWNERS INSURANCE COMPANY	PO BOX 30680	LANSING	MI	48909-8160	517-323-1200
15512	AUTOMOBILE CLUB INTER-INS EXCHANGE	12901 NORTH FORTY DRIVE	ST LOUIS	MO	63141	314-523-7350
19062	AUTOMOBILE INS CO OF HARTFORD CT	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
10367	AVEMCO INSURANCE COMPANY	411 AVIATION WAY	FREDERICK	MD	21701-4799	301-694-5700
10792	AVOMARK INSURANCE COMPANY	9450 SEWARD RD	FAIRFIELD	OH	45014	513-603-2400
29530	AXA ART INSURANCE CORPORATION	4 WEST 58TH ST 8 FL	NEW YORK	NY	10019-2515	212-415-8421
33022	AXA CORPORATE SOLUTIONS INSURANCE COMPANY	17 STATE ST 36TH FL	NEW YORK	NY	10004	212-412-0700
11835	AXA RE AMERICA INSURANCE COMPANY	1209 ORANGE ST	WILMINGTON	DE	19801	212-493-9300
16187	AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY	17 STATE ST	NEW YORK	NY	10004-1501	212-493-9300
20370	AXIS REINSURANCE COMPANY	11680 GREAT OAKS WAY STE 500	ALPHARETTA	GA	30022	704-522-2000
24813	BALBOA INSURANCE COMPANY	PO BOX 19702	IRVINE	CA	92623-9702	949-553-0700
18538	BANCINSURE INC	PO BOX 26104	OKLAHOMA CITY	OK	73126	405-290-5678
33162	BANKERS INSURANCE COMPANY	PO BOX 15707	ST PETERSBURG	FL	33733	727-823-4000
23132	BANKERS MULTIPLE LINE INSURANCE CO	PO BOX 749005	DALLAS	TX	75374-9005	972-364-7000
20591	BANKERS STANDARD FIRE & MARINE CO	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-1000
18279	BANKERS STANDARD INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-1000
29513	BAR PLAN MUTUAL INSURANCE CO THE	1717 HIDDEN CREEK COURT	ST LOUIS	MO	63131	314-965-3333
10966	BAR PLAN SURETY AND FIDELITY COMPANY, THE	1717 HIDDEN CRK CRT	TOWN & COUNTRY	MO	63131	314-965-3333
38245	BCS INSURANCE COMPANY	676 N ST CLAIR	CHICAGO	IL	60611-2927	312-951-7700
41394	BENCHMARK INSURANCE COMPANY	6701 W 64th St #125	SHAWNEE MISSION	KS	66202	
29580	BERKLEY REGIONAL INSURANCE COMPANY	PO BOX 1594	DES MOINES	IA	50306-1594	203-629-2880
19402	BIRMINGHAM FIRE INS CO OF PA	70 PINE STREET 21/89	NEW YORK	NY	10270	212-770-7000
20095	BITUMINOUS CASUALTY CORPORATION	320 18TH ST	ROCK ISLAND	IL	61201-8744	309-786-5401
20109	BITUMINOUS FIRE AND MARINE INS CO	320 18TH ST	ROCK ISLAND	IL	61201-8744	309-786-5401
24503	BLUE RIDGE INSURANCE COMPANY	ONE GENERAL DR	SUN PRAIRIE	WI	53596	860-651-1065
27081	BOND SAFEGUARD INSURANCE COMPANY	1919 S HIGHLAND AVE BLD A STE 300	LOMBARD	IL	60148	630-495-9380
20761	BOSTON OLD COLONY INSURANCE COMPANY	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
19658	BRISTOL WEST INSURANCE COMPANY	6150 OAK TREE BLVD STE 400	INDEPENDENCE	OH	44131	847-320-2000
13528	BROTHERHOOD MUTUAL INSURANCE CO	P O BOX 2227	FORT WAYNE	IN	46801	260-482-8668
20788	BUCKEYE UNION INSURANCE COMPANY	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
27464	CALIFORNIA CASUALTY & FIRE INS CO	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
35955	CALIFORNIA CASUALTY GENERAL INS CO	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
20117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
20125	CALIFORNIA CASUALTY INSURANCE CO	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
32271	CALIFORNIA INDEMNITY INSURANCE COMPANY	ONE LIBERTY PLAZA, 19TH FLOOR	NEW YORK	NY	10006	702-838-8223



# PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
21946	CAMDEN FIRE INSURANCE ASSOCIATION THE	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
15725	CAMERON MUTUAL INSURANCE COMPANY	214 E MCELWAIN	CAMERON	MO	64429-1350	816-632-6511
42498	CAMERON NATIONAL INSURANCE COMPANY	214 E MCELWAIN DR	CAMERON	MO	64429	816-632-6511
36340	CAMICO MUTUAL INSURANCE COMPANY	1235 RADIO RD	REDWOOD CITY	CA	94065-1217	650-802-2500
10464	CANAL INSURANCE COMPANY	P O BOX 7	GREENVILLE	SC	29602-0007	864-242-5365
30589	CAPITAL CITY INSURANCE COMPANY INC	PO BOX 212157	COLUMBIA	SC	29221	803-731-7728
20877	CAPITAL MARKETS ASSURANCE CORPORATION	113 KING STREET	ARMONK	NY	10504	914-273-4545
10472	CAPITOL INDEMNITY CORPORATION	PO BOX 5900	MADISON	WI	53705-0900	608-231-4450
10510	CAROLINA CASUALTY INSURANCE COMPANY	PO BOX 2575	JACKSONVILLE	FL	32203-2575	904-363-0900
11255	CATERPILLAR INSURANCE COMPANY	PO BOX 340001	NASHVILLE	TN	37203-0001	615-341-8144
25771	CDC IXIS FINANCIAL GUARANTY NORTH AMERICA INC	825 3RD AVE 6TH FL	NEW YORK	NY	10022	212-480-0680
19909	CENTENNIAL INSURANCE COMPANY	PO BOX 419063	CREVE COEUR	MO	63141-9063	212-943-1800
34274	CENTRAL STATES INDEMNITY CO OF OMAHA	PO BOX 34350	OMAHA	NE	68134-0350	402-397-1111
34649	CENTRE INSURANCE COMPANY	105 E 17TH ST 1ST FL	NEW YORK	NY	10003-2105	212-859-2726
36781	CENTRIS INSURANCE COMPANY	13403 NW FRWY	HOUSTON	TX	77040	713-995-1200
42765	CENTURION CASUALTY COMPANY	800 WALNUT ST	DES MOINES	IA	50309-3636	515-243-2131
11711	CENTURY AMERICAN CASUALTY CO	PO BOX 45650	MADISON	WI	53744-5650	608-831-8331
26905	CENTURY-NATIONAL INSURANCE COMPANY	PO BOX 3999	NORTH HOLLYWOOD	CA	91609	818-760-0880
37524	CHARTER INDEMNITY COMPANY	PO BOX 223687	DALLAS	TX	75222-3687	972-690-5500
25615	CHARTER OAK FIRE INSURANCE CO THE	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	860-277-0111
10642	CHEROKEE INSURANCE COMPANY	34200 MOUND RD	STERLING HEIGHT	MI	48310	954-429-2400
22810	CHICAGO INSURANCE COMPANY	33 WEST MONROE	CHICAGO	IL	60603	312-346-6400
50229	CHICAGO TITLE INSURANCE CO	171 N CLARK ST 8TH FL	CHICAGO	IL	60601-3294	312-223-2000
12777	CHUBB INDEMNITY INSURANCE COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	212-812-4000
10052	CHUBB NATIONAL INSURANCE COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07059	908-903-2000
10669	CHURCH INSURANCE CO THE	445 FIFTH AVE	NEW YORK	NY	10016	212-592-1800
18767	CHURCH MUTUAL INSURANCE COMPANY	PO BOX 357	MERRILL	WI	54452-0357	715-536-5577
22004	CIM INSURANCE CORPORATION	300 GALLERIA OFFICENTRE STE 200	SOUTHFIELD	MI	48034-8461	248-263-6900
28665	CINCINNATI CASUALTY COMPANY THE	PO BOX 145496	CINCINNATI	OH	45250-5496	513-870-2000
23280	CINCINNATI INDEMNITY COMPANY INC	PO BOX 145496	CINCINNATI	OH	45250-5496	513-870-2000
10677	CINCINNATI INS CO THE	PO BOX 145496	CINCINNATI	OH	45214-5496	513-870-2000
11665	CITIZENS INSURANCE COMPANY	PO BOX 436149	LOUISVILLE	KY	40253-6149	502-244-2420
31534	CITIZENS INSURANCE COMPANY OF AMERICA	645 W GRAND RIVER AVE	HOWELL	MI	48843	517-546-2160
10315	CIVIC PROPERTY & CASUALTY CO	PO BOX 2478, JUDY MOSS FACT	LOS ANGELES	CA	90051-2478	323-932-3200
20532	CLARENDON NATIONAL INS CO	7 TIMES SQUARE	NEW YORK	NY	10036	212-805-9700
33480	CLERMONT INSURANCE COMPANY	PO BOX 1594	DES MOINES	IA	50306-1594	515-278-3000
29114	CMG MORTGAGE ASSURANCE COMPANY	5910 MINERAL PT RD	MADISON	WI	53705	608-238-5851
40266	CMG MORTGAGE INSURANCE COMPANY	5910 MINERAL POINT ROAD	MADISON	WI	53705	516-451-5300
30112	CNL INSURANCE AMERICA INC	PO BOX 6097	MACON	GA	31208-6097	912-471-9850
34347	COLONIAL AMERICAN CASUALTY AND SURETY C	1400 AMERICAN LN TOWER 1	SCHAUMBURG	IL	60196	847-605-6000
10758	COLONIAL SURETY COMPANY	50 CHESTNUT RIDGE RD	MONTVALE	NJ	07645	201-573-8788
41785	COLORADO CASUALTY INSURANCE COMPANY	PO BOX 173636	ENGLEWOOD	CO	80217-3636	303-566-4800
27812	COLUMBIA INSURANCE COMPANY	3024 HARNEY ST	OMAHA	NE	68131-3580	402-536-3000
40371	COLUMBIA MUTUAL INSURANCE CO	PO BOX 618 LEGAL DEPT	COLUMBIA	MO	65205-0618	573-474-6193
19640	COLUMBIA NATIONAL INSURANCE COMPANY	PO BOX 618	COLUMBIA	MO	65205	402-330-5600
51373	COLUMBIAN NATIONAL TITLE INSURANCE CO	PO BOX 1515	TOPEKA	KS	66601	785-232-4395
19410	COMMERCE AND INDUSTRY INSURANCE CO	175 WATER ST 18TH FL	NEW YORK	NY	10038	212-770-7000
50026	COMMERCE TITLE INSURANCE COMPANY	2828 N HARWOOD ST	DALLAS	TX	75201	214-758-7314
32280	COMMERCIAL CASUALTY INSURANCE COMPANY	ONE LIBERTY PLAZA, 19TH FLOOR	NEW YORK	NY	10006	702-838-8223
20818	COMMERCIAL INS CO OF NEWARK NJ	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
18732	COMMERCIAL LOAN INS CORPORATION	3003 OAK RD	WALNUT CREEK	CA	94597	800-288-1970
10220	COMMONWEALTH INSURANCE COMPANY OF AMERICA	PO BOX 34069	SEATTLE	WA	98124	206-682-6670
50083	COMMONWEALTH LAND TITLE INS CO	101 GATEWAY CTR PRKWY	RICHMOND	VA	23235	804-267-8000
34711	COMPUTER INSURANCE COMPANY	10 WEYBOSSET ST, STE 502	PROVIDENCE	RI	02903-2818	401-431-2920
24981	CONNIE LEE INS COMPANY	1 STATE ST PLZ 15TH FL	NEW YORK	NY	10004-1505	212-669-0340
32190	CONSTITUTION INSURANCE COMPANY	1345 AVE OF THE AMERICAS, 20TH FLOOR	NEW YORK	NY	10105	212-754-7500
10204	CONSUMERS INSURANCE USA INC	PO BOX 700	MURFREESBORO	TN	37133-0700	615-896-6133
20443	CONTINENTAL CASUALTY COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312-822-5000
35289	CONTINENTAL INSURANCE COMPANY THE	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
28258	CONTINENTAL NATIONAL INDEMNITY COMPANY	10700 MONTGOMERY RD #210	CINCINNATI	OH	45242	312-822-5000
10804	CONTINENTAL WESTERN INSURANCE CO	PO BOX 1594	DES MOINES	IA	50306-1594	515-278-3000
37206	CONTRACTORS BONDING & INS COMPANY	PO BOX 9271	SEATTLE	WA	98109-0271	206-628-7200
22730	CONVERIUM INSURANCE (NORTH AMERICA) INC	ONE CHASE MANHTTN PL 43F	NEW YORK	NY	10005	203-977-6110
16411	COOPERATIVE MUTUAL INSURANCE COMPANY	3905 S 146TH ST STE 100	OMAHA	NE	68411	402-492-2177
21318	COREGIS INSURANCE COMPANY	525 W VAN BUREN #500	CHICAGO	IL	60607	312-849-5000
10783	CORNERSTONE NATIONAL INSURANCE COMPANY	PO BOX 6040	COLUMBIA	MO	65205-6040	573-817-2481
20982	COUNTRY CASUALTY INS CO	PO BOX 2100	BLOOMINGTON	IL	61702-2100	309-821-3000
20990	COUNTRY MUTUAL INSURANCE COMPANY	P O BOX 2100	BLOOMINGTON	IL	61701	309-821-3000
21008	COUNTRY PREFERRED INSURANCE COMPANY	1701 TOWANDA AVENUE	BLOOMINGTON	IL	61701	309-821-3000
10022	COUNTRYWAY INSURANCE COMPANY	PO BOX 4851	SYRACUSE	NY	13221-4851	315-449-7121
26492	COURTESY INSURANCE COMPANY	190 NW 12TH AVE	DEERFIELD BEACH	FL	33442	954-429-2400
30092	CPA INSURANCE COMPANY	PO BOX 250010	W BLOOMFIELD	MI	48325-0010	248-738-8812
31348	CRUM & FORSTER INDEMNITY COMPANY	305 MADISON AVE	MORRISTOWN	NJ	07960	630-954-5508
10847	CUMIS INSURANCE SOCIETY INC	P O BOX 1084	MADISON	WI	53701-1084	608-238-5851
10499	DAIMLERCHRYSLER INSURANCE COMPANY	27777 INKSTER RD CIMS#405-26-10	FARMINGTON HILL	MI	48334-5326	248-948-3443
21164	DAIRYLAND INSURANCE COMPANY	1800 NORTH POINT DR	STEVENS POINT	WI	54481	715-346-6000
34924	DAKOTA TRUCK UNDERWRITERS	3900 WEST 53RD ST	SIOUX FALLS	SD	57109	605-361-4142
16624	DARWIN NATIONAL ASSURANCE COMPANY	76 BATTERSON PARK ROAD	FARMINGTON	CT	06032-2571	860-507-1000
16705	DEALERS ASSURANCE COMPANY	3518 RIVERSIDE DRIVE	UPPER ARLINGTON	OH	43221-0185	860-256-2122
37907	DEARBROOK INSURANCE COMPANY	3075 SANDERS RD #G2B	NORTHBROOK	IL	60062	847-402-5000
37184	DEERFIELD INSURANCE COMPANY	TEN PRKWY N	DEERFIELD	IL	60015	847-572-6000
40975	DENTISTS INSURANCE COMPANY THE	PO BOX 1582	SACRAMENTO	CA	95812	916-443-4501
42587	DEPOSITORS INSURANCE COMPANY	1100 LOCUST ST DEPT 0800	DES MOINES	IA	50391-0800	515-280-4211



# PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
12718	DEVELOPERS SURETY AND INDEMNITY COMPANY	17780 FITCH #200	IRVINE	CA	92614	949-263-3300
10659	DIAMOND INSURANCE COMPANY	500 SKOKIE BLVD STE 300	NORTHBROOK	IL	60062	847-559-1002
42048	DIAMOND STATE INSURANCE COMPANY	3 BALA PLZ E STE 300	BALA CYNWYD	PA	19004	610-664-1500
42781	DIRECT GENERAL INSURANCE COMPANY	1281 MURFREESBORO RD	NASHVILLE	TN	37217-2432	615-399-4700
36463	DISCOVER PROPERTY AND CASUALTY INSURANCE COMF	385 WASHINGTON ST	ST PAUL	MN	55102-1396	615-310-7911
34495	DOCTORS COMPANY AN INTERINS EXCHANGE	PO BOX 2900	NAPA	CA	94558-0900	707-226-0100
33499	DORINCO REINSURANCE COMPANY	1320 WALDO ROAD STE 200	MIDLAND	MI	48640	989-636-0047
14702	EASTGUARD INSURANCE COMPANY	16 S RIVER ST	WILKES-BARRE	PA	18703	570-825-9900
22926	ECONOMY FIRE & CASUALTY COMPANY	700 QUAKER LN	WARICK	RI	02886	401-827-4200
38067	ECONOMY PREFERRED INSURANCE COMPANY	700 QUAKER LN	WARICK	RI	02886	401-827-4200
40649	ECONOMY PREMIER ASSURANCE COMPANY	700 QUAKER LN	WARWICK	RI	02886	401-827-4200
21261	ELECTRIC INSURANCE COMPANY	75 SAM FONZO DR	BEVERLY	MA	01915	978-921-0660
25186	EMC PROPERTY & CASUALTY COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515-280-2511
21407	EMCASCO INSURANCE COMPANY	P O BOX 712	DES MOINES	IA	50303-0712	515-280-2511
21326	EMPIRE FIRE AND MARINE INSURANCE CO	1400 AMERICAN LANE	SCHAUMBURG	IL	60196	402-963-5000
20648	EMPLOYERS FIRE INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3106	617-725-6000
21458	EMPLOYERS INSURANCE COMPANY OF WAUSAU	175 BERKLEY ST	BOSTON	MA	02117	715-845-5211
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515-280-2511
39845	EMPLOYERS REINSURANCE CORPORATION	PO BOX 2991	OVERLAND PARK	KS	66201-1391	913-676-5200
15130	ENCOMPASS INDEMNITY COMPANY	3075 SANDERS RD STE H1A	NORTHBROOK	IL	60062-7127	727-573-6800
10071	ENCOMPASS INSURANCE COMPANY OF AMERICA	120 S RIVERSIDE PLZ 5TH FL	CHICAGO	IL	60606	312-822-5000
25712	ESURANCE INSURANCE COMPANY	747 FRONT ST 4TH FL	SAN FRANCISCO	CA	94111	415-725-6000
30210	ESURANCE PROPERTY & CASUALTY INSURANCE COMPAN	747 FRONT ST 4TH FL	SAN FRANCISCO	CA	94111	415-875-4500
20516	EULER AMERICAN CREDIT INDEMNITY COMPANY	800 RED BROOK BLVD	OWINGS MILLS	MD	21117	410-753-0753
10120	EVEREST NATIONAL INSURANCE COMPANY	477 MARTINSVILLE RD	LIBERTY CORNER	NJ	07938-0830	908-604-3000
26921	EVEREST REINSURANCE COMPANY	477 MARTINSVILLE RD	LIBERTY CORNER	NJ	07938-0830	908-604-3000
12750	EVERGREEN NATIONAL INDEMNITY COMPANY	2800 CORPORATE EXCHANGE DR STE 13C	COLUMBUS	OH	43231	614-895-2000
10318	EXACT PROPERTY & CASUALTY	13950 RAMONA AVE	CHINO	CA	91710	323-932-3200
13722	EXCESS REINSURANCE COMPANY	TWO LOGAN SQUARE	PHILADELPHIA	PA	19103-2772	215-864-3600
10003	EXCESS SHARE INSURANCE CORPORATION	5656 FRANTZ ROAD	DUBLIN	OH	43017-3519	614-764-1900
35181	EXECUTIVE RISK INDEMNITY INC	15 MOUNTAIN VIEW ROAD, PO BOX 1615	WARREN	NJ	07061	908-903-2000
21482	FACTORY MUTUAL INSURANCE COMPANY	PO BOX 7500	JOHNSTON	RI	02919-0500	401-275-3000
44784	FAIRFIELD INSURANCE COMPANY	695 E MAIN ST	STAMFORD	CT	06904-2350	203-328-5000
18864	FAIRMONT INSURANCE COMPANY	10777 WESTEIMER RD STE 5 S	HOUSTON	TX	77042	972-831-5000
25518	FAIRMONT PREMIER INSURANCE COMPANY	PO BOX 152870	IRVING	TX	75015-8830	972-831-5000
24384	FAIRMONT SPECIALTY INSURANCE COMPANY	PO BOX 152870	IRVING	TX	75015-8830	713-954-8100
11053	FARM AND CITY INSURANCE COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515-362-7600
13773	FARM BUREAU MUTUAL INSURANCE COMPANY	5400 UNIVERSITY AVE ATTN LEGAL/DC	W DES MOINES	IA	50265-5997	515-225-5400
26959	FARM BUREAU TOWN & COUNTRY INS CO OF MO	PO BOX 658	JEFFERSON CITY	MO	65102-0658	573-893-1400
13803	FARM FAMILY CASUALTY INSURANCE COMPANY	PO BOX 344 656	ALBANY	NY	12201-0656	518-431-5000
19194	FARMERS ALLIANCE MUTUAL INS CO	PO BOX 1401	MCPHERSON	KS	67460-2846	620-241-2200
25704	FARMERS AND MERCHANTS INSURANCE CO	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
13811	FARMERS CASUALTY INSURANCE COMPANY	1300 WOODLAND AVE	WEST DES MOINES	IA	50265-2399	515-223-9438
21628	FARMERS INSURANCE COMPANY INC	10850 LOWELL AVE	SHAWNEE MISSION	KS	66210	913-661-6300
21652	FARMERS INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051	323-932-3200
13897	FARMERS MUTUAL HAIL INS CO OF IOWA	2323 GRAND AVE	DES MOINES	IA	50312-5392	515-282-9104
16381	FARMERS UNION CO-OPERATIVE INS CO OF NE	407 NORTH 117TH STREET	OMAHA	NE	68154	402-330-3555
41483	FARMINGTON CASUALTY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
13638	FARMLAND MUTUAL INSURANCE COMPANY	1100 LOCUST ST	DES MOINES	IA	50391-3000	515-245-8800
10178	FCCI INSURANCE COMPANY	6300 UNIVERSITY PRKWY	SARASOTA	FL	34240-8424	973-292-9800
20281	FEDERAL INSURANCE COMPANY	251 N ILLINOIS, STE 1100, CAPITAL CENTE	INDIANAPOLIS	IN	46204-1927	908-903-2000
13935	FEDERATED MUTUAL INSURANCE COMPANY	121 E PARK SQUARE	OWATONNA	MN	55060-3046	507-455-5200
11118	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	PO BOX 15147	LENEXA	KS	66215	913-541-0150
28304	FEDERATED SERVICE INSURANCE COMPANY	PO BOX 328	OWATONNA	MN	55060-0328	507-455-5200
43600	FFG INSURANCE COMPANY	PO BOX 130745	DALLAS	TX	75313-0745	214-965-9076
25879	FIDELITY & GUARANTY INS UNDERWRITERS	385 WASHINGTON ST	ST PAUL	MN	55102-1396	651-310-7911
35270	FIDELITY AND CASUALTY COMPANY OF NEW YORK THE	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
39306	FIDELITY AND DEPOSIT CO MARYLAND	1400 AMERICAN LN T1 19TH FL	SCHAUMBURG	IL	60196	847-605-6000
35386	FIDELITY AND GUARANTY INSURANCE COMPANY	385 WASHINGTON ST	ST PAUL	MN	55102	651-310-7911
25180	FIDELITY NATIONAL INSURANCE COMPANY	4050 CALLE REAL #290	SANTA BARBARA	CA	93110	888-333-2490
16578	FIDELITY NATIONAL PROPERTY AND CASUALTY INSURAN	10301 DEERWOOD PARK BLVD, STE 100	JACKSONVILLE	FL	32256	727-823-4000
51596	FIDELITY NATIONAL TITLE INSURANCE CO	17911 VON KARMAN AVENUE	IRVINE	CA	92614	805-696-7000
12815	FINANCIAL GUARANTY INSURANCE COMPANY	125 PARK AVE 6TH FL	NEW YORK	NY	10017	212-312-3000
19852	FINANCIAL INDEMNITY COMPANY	PO BOX 223687	DALLAS	TX	75222-3687	818-313-8500
31453	FINANCIAL PACIFIC INSURANCE COMPANY	PO BOX 292220	SACRAMENTO	CA	95829-2220	916-630-5000
18287	FINANCIAL SECURITY ASSUR INC	350 PARK AVE	NEW YORK	NY	10022	212-823-1146
21660	FIRE INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051-2478	323-932-3200
42860	FIREMANS FUND INS CO OF MISSOURI	777 SAN MARIN DR	NOVATO	CA	94998-1320	415-899-2000
37273	FIREMANS FUND INS CO OF WISCONSIN	777 SAN MARIN DRIVE	NOVATO	CA	94998-1320	414-778-3333
21873	FIREMANS FUND INSURANCE COMPANY	777 SAN MARIN DRIVE	NOVATO	CA	94998-0001	415-899-2000
20850	FIREMENS INS CO OF NEWARK NEW JERSEY	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
37710	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE CC	PO BOX 1679	SANTA ANA	CA	92702-1679	714-560-7850
50814	FIRST AMERICAN TITLE INSURANCE CO	1 FIRST AMERI WAY	SANTA ANA	CA	92707	714-800-3000
50536	FIRST AMERICAN TITLE INSURANCE COMPANY OF TEXAS	1500 SOUTH DAIRY ASHFORD STE 300	HOUSTON	TX	77077	281-588-2240
29980	FIRST COLONIAL INSURANCE COMPANY	1776 AMERICAN HERITAGE LIFE DR	JACKSONVILLE	FL	32224-6688	904-892-1776
10351	FIRST DAKOTA INDEMNITY COMPANY	PO BOX 89310	SIOUX FALLS	SD	57109-9310	605-361-4142
11177	FIRST FINANCIAL INSURANCE COMPANY	238 INTERNATIONAL RD	BURLINGTOH	NC	27215	336-586-2500
10676	FIRST GUARD INSURANCE COMPANY	200 NOKOMIS AVE S 4TH FL	VENICE	FL	34285	941-485-6210
33588	FIRST LIBERTY INSURANCE CORP THE	175 BERKELEY ST	BOSTON	MA	02117	617-357-9500
42722	FIRST MARINE INSURANCE COMPANY	PO BOX 369	OSAGE BEACH	MO	65065-0369	573-348-2743
24724	FIRST NATIONAL INS CO OF AMERICA	SAFECO PLAZA	SEATTLE	WA	98185-0001	206-545-5000
33393	FIRST PROFESSIONALS INSURANCE COMPANY INC	PO 44033	JACKSONVILLE	FL	32231-4033	904-354-5910
28519	FIRST SEALORD SURETY INC	33 ROCK HILL RD	BALA CYNWYD	PA	19004	610-664-2259

# PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
34916	FIRST SPECIALTY INSURANCE CORPORATION	5200 METCALF	OVERLAND PARK	KS	66201	913-676-5050
27626	FIRSTCOMP INSURANCE COMPANY	212 SOUTH 74TH ST STE 100	OMAHA	NE	68124-0536	402-926-0099
13978	FLORISTS MUTUAL INSURANCE COMPANY	#1 HORTICULTURAL LANE	EDWARDSVILLE	IL	62025	618-656-4240
38776	FOLKSAMERICA REINSURANCE COMPANY	ONE LIBERTY PLZ 19TH FL	NEW YORK	NY	10006	212-312-2500
11185	FOREMOST INSURANCE CO	PO BOX 2450 - LC 1332	GRAND RAPIDS	MI	49501-2450	616-942-3000
11800	FOREMOST PROPERTY AND CASUALTY INS CO	PO BOX 2450 - LC 1332	GRAND RAPIDS	MI	49501-2450	616-942-3000
41513	FOREMOST SIGNATURE INSURANCE COMPANY	PO BOX 2450 - LC 1332	GRAND RAPIDS	MI	49501-2450	616-942-3000
38830	FORT WAYNE HEALTH & CASUALTY INSURANCE COMPAN	PO BOX 7808	FORT WAYNE	IN	46801-7808	260-455-2000
10801	FORTRESS INSURANCE COMPANY	6133 N. RIVER RD STE 650	ROSEMONT	IL	60018-5173	847-384-0041
10985	FORTUITY INSURANCE COMPANY	ONE MUTUAL AVE	FRANKENMUTH	MI	48787-0001	800-234-1133
14249	FOUNDERS INSURANCE COMPANY	1645 E BIRCHWOOD AVE	DESPLAINES	IL	60018	847-768-0040
13986	FRANKENMUTH MUTUAL INSURANCE COMPANY	ONE MUTUAL AVE	FRANKENMUTH	MI	48787-0001	517-652-6121
38652	G U I C INSURANCE COMPANY	PO BOX 5323	CINCINNATI	OH	45201-5323	800-543-2844
21253	GARRISON PROPERTY AND CASUALTY INSURANCE COMP	9800 FREDERICKSBURG RD	SAN ANTONIO	TX	78288-8711	210-498-0823
28339	GATEWAY INSURANCE COMPANY	1401 S BRENTWOOD BLVD # 1000, 10TH FL	ST LOUIS	MO	63144	314-373-3333
22969	GE REINSURANCE CORPORATION	540 W NORTHWEST HWY	BARRINGTON	IL	60010	847-277-5300
29823	GE RESIDENTIAL MORTG INS CORP OF NC	PO BOX 177800	RALEIGH	NC	27619	919-846-4100
41491	GEICO CASUALTY COMPANY	ONE GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-3000
35882	GEICO GENERAL INS CO	GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-3000
22055	GEICO INDEMNITY COMPANY	ONE GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-3000
18821	GENERAL CASUALTY CO OF ILLINOIS	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596	608-837-4440
24414	GENERAL CASUALTY CO OF WISCONSIN	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596	608-837-4440
41432	GENERAL ELEC HOME EQUITY INS CORP OF NC	6601 SIX FORKS ROAD	RALEIGH	NC	27615	919-846-4100
38458	GENERAL ELECTRIC MORT INS CORP	PO BOX 177800	RALEIGH	NC	27619	919-846-4100
16675	GENERAL ELECTRIC MORT INS CORP OF NC	PO BOX 177800	RALEIGH	NC	27619-1800	919-846-4100
30007	GENERAL FIDELITY INSURANCE COMPANY	201 N TRYON ST, NC1-022-18-02	CHARLOTTE	NC	28255	704-386-8814
37931	GENERAL FIRE & CASUALTY COMPANY	2710 SUNRISE RIM ROAD, SUITE 100	BOISE	ID	83705	208-345-6658
24732	GENERAL INSURANCE CO OF AMERICA	SAFECO PLAZA	SEATTLE	WA	98185-0001	206-545-5000
22039	GENERAL REINSURANCE CORPORATION	PO BX 10350 FINANCIAL CTR	STAMFORD	CT	06904-2350	203-328-5000
39322	GENERAL SECURITY NATIONAL INSURANCE COMPANY	199 WATER ST, 21ST FLOOR	NEW YORK	NY	10038	212-480-1900
11967	GENERAL STAR NATIONAL INS CO	PO BOX 10350	STAMFORD	CT	06904-2350	203-328-5700
11231	GENERALI U S BRANCH	ONE LIBERTY PLAZA	NEW YORK	NY	10006-1477	212-602-7600
38962	GENESIS INSURANCE COMPANY	695 EAST MAIN ST	STAMFORD	CT	06904-2352	203-328-5000
41343	GERLING AMERICA INSURANCE COMPANY	100 PARK AVE	NEW YORK	NY	10017	212-756-2800
21032	GERLING GLOBAL REINSURANCE CORPORATION OF AME	1345 AVE OF THE AMERICAS, 20TH FLOOR	NEW YORK	NY	10105	212-754-7500
11282	GERMANTOWN INSURANCE COMPANY	210 S FOURTH ST	PHILADELPHIA	PA	19106-3788	215-627-1752
34622	GLENS FALLS INSURANCE COMPANY THE	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
11312	GLOBE AMERICAN CASUALTY COMPANY	175 BERKLEY ST	BOSTON	MA	02117	317-816-3400
11054	GMAC DIRECT INSURANCE COMPANY	PO BOX 66937	ST LOUIS	MO	63166-6937	314-493-8000
11044	GMAC INSURANCE COMPANY ONLINE INC	PO BOX 66937	ST LOUIS	MO	63166-6937	314-493-8000
22063	GOVERNMENT EMPLOYEES INSURANCE CO	GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-3000
22098	GRAIN DEALERS MUTUAL INSURANCE CO	PO BOX 1747	INDIANAPOLIS	IN	46208-1747	317-923-2453
10322	GRANGE INDEMNITY INSURANCE COMPANY	650 SOUTH FONT ST	COLUMBUS	OH	43206-1014	614-445-2900
14060	GRANGE MUTUAL CASUALTY COMPANY	PO BOX 1218	COLUMBUS	OH	43216-1218	614-445-2900
23809	GRANITE STATE INSURANCE COMPANY	175 WATER ST 18TH FL	NEW YORK	NY	10038	212-770-7000
36307	GRAY INSURANCE THE	PO BOX 6202	METLAIRIE	LA	70009-6202	504-888-7790
26832	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	PO BOX 2575	CINCINNATI	OH	45201-2575	513-369-5000
26344	GREAT AMERICAN ASSURANCE COMPANY	580 WALNUT ST	CINCINNATI	OH	45202	513-369-5000
10646	GREAT AMERICAN CONTEMPORARY INSURANCE COMPAN	580 WALNUT STREET	CINCINNATI	OH	45202-3180	513-369-5000
16691	GREAT AMERICAN INSURANCE COMPANY	580 WALNUT STREET	CINCINNATI	OH	45202	513-369-5000
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	580 WALNUT ST	CINCINNATI	OH	45202	513-369-5000
31135	GREAT AMERICAN SECURITY INSURANCE COMPANY	580 WALNUT ST SUITE 825	CINCINNATI	OH	45202	513-369-5000
33723	GREAT AMERICAN SPIRIT INSURANCE COMPANY	580 WALNUT ST	CINCINNATI	OH	45202	513-369-5000
25224	GREAT DIVIDE INSURANCE COMPANY	7273 E BUTHERUS DR	SCOTTSDALE	AZ	85260	480-951-0905
18694	GREAT MIDWEST INSURANCE COMPANY	6821 KATY FREEWAY #850	HOUSTON	TX	77024	713-935-7400
20303	GREAT NORTHERN INSURANCE COMPANY	P O BOX 1615	WARREN	NJ	07061-1615	908-903-2000
26654	GREAT NORTHWEST INSURANCE COMPANY	300 N 6TH STREET SUITE 103	BOISE	ID	83702	614-464-5000
11371	GREAT WEST CASUALTY COMPANY	PO BOX 277	S SIOUX CITY	NE	68776	402-494-2411
22187	GREATER NEW YORK MUTUAL INS CO	200 MADISON AVE	NEW YORK	NY	10016	212-683-9700
22322	GREENWICH INSURANCE COMPANY	70 SEAVIEW AVE	STAMFORD	CT	06902-6040	203-984-5200
14117	GRINNELL MUTUAL REINSURANCE COMPANY	4215 HWY 146, PO BOX 790	GRINNELL	IA	50112-0790	641-236-6121
16144	GRINNELL SELECT INSURANCE COMPANY	4215 HWY 146	GRINNELL	IA	50112-0792	641-236-6121
40541	GROCERS INSURANCE COMPANY	PO BOX 22146	MILWAUKIE	OR	97269-2146	704-522-2000
36650	GUARANTEE COMPANY OF NORTH AMERICA USA THE	1000 TOWN CENTER SUITE 1800	SOUTHFIELD	MI	48075	248-281-0281
11398	GUARANTEE INSURANCE COMPANY	1061 521 CORPORATE CENTER DR, STE 14	FORT MILL	SC	29715	803-396-5200
50034	GUARANTEE TITLE INSURANCE COMPANY	2 CITY PLACE SUITE 100	ST. LOUIS	MO	63141	314-955-3333
11401	GUARANTY NATIONAL INSURANCE COMPANY	9300 ARROWPOINT BLVD	CHARLOTTE	NC	28201-1000	704-522-2000
42331	GUIDEONE AMERICA INSURANCE COMPANY	1111 ASHWORTH RD	W DES MOINES	IA	50265-3536	515-267-5000
42803	GUIDEONE ELITE INSURANCE COMPANY	1111 ASHWORTH ROAD	W DES MOINES	IA	50265	515-267-5000
15032	GUIDEONE MUTUAL INSURANCE COMPANY	1111 ASHWORTH	W DES MOINES	IA	50265-3538	515-267-5000
14559	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	PO BOX 65600	WEST DES MOINES	IA	50265-0600	515-267-5000
22217	GULF INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	972-650-2800
42811	GULF UNDERWRITERS INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	972-650-2800
22292	HANOVER INSURANCE COMPANY THE	440 LINCOLN STREET	WORCESTER	MA	01653	508-855-4476
21806	HARBOR SPECIALTY INSURANCE COMPANY	7 TIMES SQUARE	NEW YORK	NY	10036	212-805-9700
26433	HARCO NATIONAL INSURANCE COMPANY	PO BOX 68309	SCHAUMBURG	IL	60168-0309	847-734-4100
23582	HARLEYSVILLE INSURANCE COMPANY	PO BOX 352	TRAVERSE CITY	MI	49685-0352	952-829-1400
14516	HARLEYSVILLE LAKE STATES INSURANCE COMPANY	PO BOX 352	TRAVERSE CITY	MI	49685	231-946-6390
14168	HARLEYSVILLE MUTUAL INSURANCE CO	355 MAPLE AVE	HARLEYSVILLE	PA	19438-2297	215-256-5000
22357	HARTFORD ACCIDENT & INDEMNITY CO	55 FARMINGTON AVE STE 100	HARTFORD	CT	06105-3725	860-547-5000
29424	HARTFORD CASUALTY INS CO	55 FARMINGTON AVE STE 100	HARTFORD	CT	06105-3725	860-547-5000
19682	HARTFORD FIRE INSURANCE COMPANY	55 FARMINGTON AVE STE 100	HARTFORD	CT	06105-3725	860-547-5000
37478	HARTFORD INSURANCE CO OF MIDWEST THE	55 FARMINGTON AVE STE 100	HARTFORD	CT	06105-3725	860-547-5000

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NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
11452	HARTFORD STEAM BOILER INSPECTION & INS	PO BOX 5024	HARTFORD	CT	06102-5024	860-722-1866
29890	HARTFORD STEAM BOILER INSPECTION AND INSURANCE	PO BOX 0299	HARTFORD	CT	06141-0299	860-722-1866
30104	HARTFORD UNDERWRITERS INSURANCE CO	55 FARMINGTON AVE STE 100	HARTFORD	CT	06105-3725	860-547-5000
31550	HAULERS INSURANCE COMPANY INC	PO BOX 270	COLUMBIA	TN	38401-0270	931-381-5406
36919	HAWKEYE SECURITY INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	414-547-3636
35904	HEALTH CARE INDEMNITY INC	PO BOX 555	NASHVILLE	TN	37203	615-344-1487
32077	HERITAGE CASUALTY INSURANCE COMPANY	200 MARTINGALE RD	SCHAUMBURG	IL	60173-2095	847-605-3000
39527	HERITAGE INDEMNITY COMPANY	7125 W JEFFERSON AVE #200	LAKEWOOD	CO	80235-2305	303-987-5590
35599	HIGHMARK CASUALTY INSURANCE COMPANY	FIFTH AVE PLACE STE 3114	PITTSBURGH	PA	15222	610-407-1717
26638	HOME-OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
21741	HOMELAND CENTRAL INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6522
20419	HOMESITE INDEMNITY COMPANY	99 BEDFORD ST	BOSTON	MA	02111	617-832-1300
22578	HORACE MANN INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	217-789-2500
22756	HORACE MANN PROPERTY & CASUALTY INSURANCE CO	#1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715	217-789-2500
10069	HOUSING AUTHORITY PROPERTY INSURANCE A MUTUAL	189 COMMERCE COURT	CHESIRE	CT	06410	203-272-8220
38849	HOUSTON GENERAL INS CO	ONE BEACON STREET B07-11	BOSTON	MA	02108-3100	617-725-7825
25054	HUDSON INSURANCE COMPANY	300 FIRST STAMFORD PL, 6TH FL	STAMFORD	CT	06902	212-978-2700
29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	3500 PACKERLAND DR	DEPERE	WI	54115	920-330-5100
23817	ILLINOIS NATIONAL INSURANCE COMPANY	80 PINE STREET 5TH FLOOR	NEW YORK	NY	10005	312-930-5400
14257	IMT INSURANCE COMPANY (MUTUAL)	PO BOX 1336	DES MOINES	IA	50305-1336	515-457-5636
43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-2324
29831	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	2 EAST CHASE ST MAIL STAT #55	BALTIMORE	MD	21202	410-385-6990
14265	INDIANA LUMBERMENS MUTUAL INS CO	PO BOX 68600	INDIANAPOLIS	IN	46268-0600	860-843-7600
22268	INFINITY INSURANCE COMPANY	2204 LAKESHORE DR	BIRMINGHAM	AL	30189	205-870-4000
20260	INFINITY SELECT INSURANCE CO	2204 LAKESHORE DR	BIRMINGHAM	AL	35283-0189	205-870-4000
23264	INLAND INSURANCE COMPANY	PO BOX 80468	LINCOLN	NE	68501-0468	402-435-4302
19429	INSURANCE CO OF THE STATE OF PA	175 WATER ST 18TH FL	NEW YORK	NY	10038	212-770-7000
26700	INSURANCE COMPANY OF ILLINOIS	4333 BROOKLYN AVE, C/O SAFECO PLAZA	SEATTLE	WA	98185	206-545-5000
22713	INSURANCE COMPANY OF NORTH AMERICA	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-2324
27847	INSURANCE COMPANY OF THE WEST	PO BOX 85563	SAN DIEGO	CA	92186-5563	858-350-2400
10927	INSURANCE CORPORATION OF AMERICA	1301 N HAGADORN	EAST LANSING	MI	48823	517-351-1150
37257	INSURANCE CORPORATION OF HANNOVER	7 TIMES SQUARE 37TH FL	NEW YORK	NY	10036	212-613-0108
22780	INTEGON GENERAL INSURANCE CORPORATION	PO BOX 3199 GMAC INS	WINSTON-SALEM	NC	27152-3199	336-770-2000
22772	INTEGON INDEMNITY CORP	PO BOX 3199 GMAC INS	WINSTON-SALEM	NC	27102-3199	336-770-2000
29742	INTEGON NATIONAL INSURANCE COMPANY	PO BOX 3199 GMAC INS	WINSTON-SALEM	NC	27102-3199	336-770-2000
10037	INTERLEX INSURANCE COMPANY	1343 E KINGSLEY STE G	SPRINGFIELD	MO	65804	417-889-1010
33367	INTERMED INSURANCE COMPANY	1343 E KINGSLEY STE G	SPRINGFIELD	MO	65804	417-889-1010
24139	INTERNATIONAL BUS & MERCANTILE REASSUR	307 N MICHIGAN AVE	CHICAGO	IL	60601-5311	312-346-8100
11592	INTERNATIONAL FIDELITY INSURANCE CO	ONE NEWARK CENTER 20TH FL	NEWARK	NJ	07102	973-624-7200
22837	INTERSTATE INDEMNITY COMPANY	33 W MONROE	CHICAGO	IL	60603	312-346-6400
10749	INTREPID INSURANCE COMPANY	PO BOX 9217- CMIS 405-26-10	FARMINGTON HILL	MI	48333-9217	800-782-9164
50369	INVESTORS TITLE INSURANCE COMPANY	PO DRAWER 2687	CHAPEL HILL	NC	27514	919-968-2200
14338	IOWA MUTUAL INSURANCE COMPANY	PO BOX 290	DEWITT	IA	52742-0290	563-659-3231
32921	ISMIE MUTUAL INSURANCE COMPANY	20 NORTH MICHIGAN AVE STE 700	CHICAGO	IL	60602	312-782-1654
11630	JEFFERSON INSURANCE COMPANY	777 SAN MARIN DR SAN MARIN 2	NAVOTA	CA	94998-2000	201-222-8666
14354	JEWELERS MUTUAL INSURANCE COMPANY	24 JEWELERS PARK DR	NEENAH	WI	54956-3702	920-725-4326
25690	K-M INSURANCE COMPANY	PO BOX 26967	OKLAHOMA CITY	OK	73126-0967	405-280-5600
15662	KANSAS BANKERS SURETY COMPANY THE	PO BOX 1654	TOPEKA	KS	66601-1654	785-228-0000
20885	KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
34703	KANSAS MEDICAL MUTUAL INS CO	PO BOX 2307	TOPEKA	KS	66612	785-232-2224
27138	KEMPER CASUALTY INSURANCE COMPANY	1 KEMPER DRIVE F-3	LONG GROVE	IL	60049-0001	847-320-2000
10914	KEMPER INDEPENDENCE INSURANCE COMPANY	5210 BELFORT RD STE 120	JACKSONVILLE	FL	32256	847-320-2000
26077	LANCER INSURANCE COMPANY	370 W PARK AVENUE	LONG BEACH	NY	11561-3292	516-431-4441
50237	LAND TITLE INS CO OF ST LOUIS	12360 MANCHESTER RD STE 100	ST LOUIS	MO	63105	314-821-5515
50024	LAWYERS TITLE INSURANCE CORPORATION	2019 WALTON ROAD	ST LOUIS	MO	63114	804-267-8000
11738	LEADER INSURANCE COMPANY	5205 NORTH O'CONNOR BLVD, STE 700	IRVING	TX	75039	214-526-3876
37940	LEXINGTON NATIONAL INSURANCE CORPORATION	214 LEXINGTON ST	BALTIMORE	MD	21202	410-625-0800
13307	LEXON INSURANCE COMPANY	10002 SHELBYVILLE RD STE 100	LOUISVILLE	KY	40223	309-692-1000
42404	LIBERTY INSURANCE CORPORATION	175 BERKELEY ST	BOSTON	MA	02117	617-357-9500
19917	LIBERTY INSURANCE UNDERWRITERS INC.	55 WATER ST 18TH FL	NEW YORK	NY	10041	617-574-5555
23035	LIBERTY MUTUAL FIRE INSURANCE CO	175 BERKELEY ST	BOSTON	MA	02117	617-357-9500
23043	LIBERTY MUTUAL INSURANCE COMPANY	175 BERKELEY ST	BOSTON	MA	02117	617-357-9500
11746	LIBERTY PERSONAL INSURANCE COMPANY	175 BERKELEY ST	BOSTON	MA	02117	617-357-9500
33855	LINCOLN GENERAL INSURANCE CO	PO BOX 3709	YORK	PA	17402	717-757-0000
14400	LITITZ MUTUAL INSURANCE COMPANY	PO BOX 900	LITITZ	PA	17543-7007	717-626-4751
36447	LM GENERAL INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	732-846-5000
33600	LM INSURANCE CORPORATION	175 BERKLEY ST	BOSTON	MA	02117	732-846-5000
36439	LM PERSONAL INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	732-846-5000
32352	LM PROPERTY AND CASUALTY INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	732-846-5000
22977	LUMBERMENS MUTUAL CASUALTY CO	KEMPER CENTER	LONG GROVE	IL	60049-0001	847-320-2000
23108	LUMBERMENS UNDERWRITING ALLIANCE	2501 N MILITARY TRAIL	BOCA RATON	FL	33431-6398	561-994-1900
35769	LYNDON PROPERTY INSURANCE COMPANY	14755 N OUTER FORTY DR #400	ST LOUIS	MO	63017	314-275-5200
14443	MADISON MUTUAL INSURANCE COMPANY	PO BOX 129	EDWARDSVILLE	IL	62025-0129	618-656-3410
36897	MANUFACTURERS ALLIANCE INSURANCE COMPANY	380 SENTRY PRKWY	BLUE BELL	PA	19422-0754	610-397-5000
29998	MARINE INDEMNITY INSURANCE CO OF AMERIC	9300 ARROWPOINT BLVD	CHARLOTTE	NC	28273-8136	704-522-2000
28932	MARKEL AMERICAN INSURANCE COMPANY	4600 COX RD	GLEN ALLEN	VA	23060	804-527-2700
38970	MARKEL INSURANCE COMPANY	4600 COX RD	GLEN ALLEN	VA	23060	573-445-8441
19356	MARYLAND CASUALTY COMPANY	1400 AMERICAN LN TOWER 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
22306	MASSACHUSETTS BAY INS CO	440 LINCOLN STREET	WORCESTER	MA	01653	508-855-4476
22152	MAYFLOWER INSURANCE COMPANY LTD THE	CNA CENTER, 333 S WABASH AVE	CHICAGO	IL	60604	312-822-5000
23825	MBIA INSURANCE CORP. OF ILLINOIS	113 KING STREET	ARMONK	NY	10504	914-273-4545
12041	MBIA INSURANCE CORPORATION	113 KING ST	ARMONK	NY	10504	914-273-4545
33391	MEDICAL ASSURANCE CO INC THE	PO BOX 590009	BIRMINGHAM	AL	35259-0009	205-877-4400

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
10686	MEDICAL LIABILITY ALLIANCE	PO BOX 1498	JEFFERSON CITY	MO	65102-1498	573-893-5300
11843	MEDICAL PROTECTIVE COMPANY	5814 REED RD	FORT WAYNE	IN	46835	219-485-9622
22241	MEDMARC CASUALTY INSURANCE COMPANY	PO BOX 10809	CHANTILLY	VA	20153-0809	703-273-1895
21229	MEMBERSELECT INSURANCE COMPANY	1 AUTO CLUB DRIVE	DEARBORN	MI	48126	313-336-1234
22454	MENDAKOTA INSURANCE COMPANY	1295 NORTHLAND DR	MENDOTA HGTS	MN	55120	651-688-4500
33650	MENDOTA INSURANCE COMPANY	385 WASHINGTON STREET	ST PAUL	MN	55102	651-688-4500
31968	MERASTAR INSURANCE COMPANY	PO BOX 181101	CHATTANOOGA	TN	37414-6101	423-296-7400
14494	MERCHANTS BONDING CO (MUTUAL)	2100 FLEUR DRIVE	DES MOINES	IA	50321-1158	515-243-8171
10502	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	PO BOX 1980	INDIANAPOLIS	IN	46206-1980	614-464-5000
23353	MERIDIAN SECURITY INSURANCE COMPANY	PO BOX 1980	INDIANAPOLIS	IN	46206	614-464-5000
24821	MERITPLAN INSURANCE COMPANY	PO BOX 19702	IRVINE	CA	92623-9702	949-553-0700
40169	METROPOLITAN CASUALTY INS CO	PO BOX 350	WARWICK	RI	02887-0350	401-827-2400
25321	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	PO BOX 380	WARWICK	RI	02887	401-827-2400
39950	METROPOLITAN GENERAL INS CO	PO BOX 350	WARWICK	RI	02887-0350	401-827-2400
34339	METROPOLITAN GROUP PROP & CAS INS CO	PO BOX 350	WARWICK	RI	02887	401-827-2400
26298	METROPOLITAN PROPERTY & CASUALTY INS CO	PO BOX 350	WARWICK	RI	02887-0350	401-827-2400
40150	MGA INSURANCE COMPANY INC	P O BOX 2633	FT WORTH	TX	76119	817-336-2500
22594	MGIC ASSURANCE CORPORATION	270 E KILBOURN AVE	MILWAUKEE	WI	53202	212-826-0100
10682	MGIC CREDIT ASSURANCE CORPORATION	PO BOX 756	MILWAUKEE	WI	53201-0756	800-558-9900
18740	MGIC INDEMNITY CORPORATION	PO BOX 756	MILWAUKEE	WI	53201-0756	847-699-0600
38660	MIC GENERAL INSURANCE CORPORATION	PO BOX 66937	ST LOUIS	MO	63166-6937	314-493-8000
38601	MIC PROPERTY AND CASUALTY INS CORP	300 GALLERIA OFFICENTRE STE 200	SOUTHFIELD	MI	48034-8461	248-263-6900
14508	MICHIGAN MILLERS MUTUAL INS CO	PO BOX 30060	LANSING	MI	48909-7560	517-482-6211
21687	MID CENTURY INSURANCE COMPANY	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051-2478	323-932-3200
23418	MID-CONTINENT CASUALTY COMPANY	PO BOX 1409	TULSA	OK	74101	918-587-7221
23434	MIDDLESEX INSURANCE COMPANY	1800 NORTH POINT DRIVE	STEVENS POINT	WI	54481	715-346-6000
23612	MIDWEST EMPLOYERS CASUALTY COMPANY	14755 N OUTER FORTY DR STE 300	CHESTERFIELD	MO	63017	314-298-7332
23574	MIDWEST FAMILY MUTUAL INSURANCE COMPANY	PO BOX 9425	MINNEAPOLIS	MN	55440-9425	952-545-6000
16942	MIDWEST MEDICAL INSURANCE COMPANY	7650 EDINBOROUGH WAY STE 400	MINNEAPOLIS	MN	55435	952-838-6700
23515	MIDWESTERN INDEMNITY COMPANY THE	175 BERKLEY ST	BOSTON	MA	02117	513-576-3200
19011	MIDWESTERN INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
40185	MILLERS CLASSIFIED INSURANCE COMPANY	111 E FOURTH ST POB 9006	ALTON	IL	62002-9006	618-463-3636
14583	MILLERS FIRST INSURANCE COMANY	PO BOX 9006	ALTON	IL	62002-9006	618-463-3636
42234	MINNESOTA LAWYERS MUTUAL INSURANCE COMPANY	333 S 7TH ST STE 2200	MINNEAPOLIS	MN	55402	612-341-4530
11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	PO BOX 914	ST JOSEPH	MO	64502	
10191	MISSOURI EMPLOYERS MUTUAL INS CO	1000 W NIFONG BLVD	COLUMBIA	MO	65203	573-499-9714
27642	MISSOURI HOSPITAL PLAN	PO BOX 1498	JEFFERSON CITY	MO	65102	573-893-5300
32654	MISSOURI PHYSICIANS ASSOCIATES	101 S HANLEY RD STE 1250	ST LOUIS	MO	63105	314-727-4555
11582	MISSOURI PHYSICIANS MUTUAL	9645 CLAYTON RD STE 300	ST LOUIS	MO	63124	
00103	MISSOURI PROPERTY INS PLACEMENT FACILIT	906 OLIVE ST STE 1000	ST LOUIS	MO	63101-1432	800-392-7240
20362	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	15 INDEPENDENCE BLVD	WARREN	NJ	07059	212-443-3600
22551	MITSUI SUMITOMO INSURANCE USA INC	PO BOX 4602	WARREN	NJ	07059-0802	212-480-2550
31232	MONUMENTAL GENERAL CASUALTY COMPANY	520 PARK AVE	BALTIMORE	MD	21201-4500	410-685-5500
29858	MORTGAGE GUARANTY INS CORP	PO BOX 756	MILWAUKEE	WI	53201-0756	630-368-2000
22012	MOTORS INSURANCE CORPORATION	300 GALLERIA OFFICE CENTRE STE 200	SOUTHFIELD	MI	48034	248-263-6900
27014	MUTUAL FIRE AND STORM INSURANCE CO	600 SOUTH STARR AVE	BURLINGTON	IA	52601-3012	319-752-0966
23647	MUTUAL SERVICE CASUALTY INSURANCE CO	PO BOX 64035	ST PAUL	MN	55164	651-631-7000
11878	MUTUALAID EXCHANGE	8717 W 110TH ST STE 100, SUITE 350	OVERLAND PRK	KS	66210	913-338-1100
30945	NATIONAL ALLIANCE INSURANCE CO	PO BOX 66937	ST LOUIS	MO	63166-6937	314-542-2400
23671	NATIONAL AMERICAN INS CO OF CALIFORNIA	PO BOX 32039	LONG BEACH	CA	90832-2039	310-605-3300
23663	NATIONAL AMERICAN INSURANCE COMPANY	1008 MANVEL AVE PO BOX 9	CHANDLER	OK	74834	405-258-0804
11991	NATIONAL CASUALTY COMPANY	8877 N. GAINES CTR DR	SCOTTSDALE	AZ	85258	480-365-4000
10243	NATIONAL CONTINENTAL INS CO	6300 WILSON MILLS RD, OHF11	MAYFIELD	OH	44143	440-461-5000
16217	NATIONAL FARMERS UNION PRO & CAS CO	11600 E CORNELL AVE	AURORA	CO	80014-3194	303-337-5500
15679	NATIONAL FIRE AND INDEMNITY EXCHANGE	6030 BANCROFT AVENUE	ST LOUIS	MO	63109	314-832-1118
20478	NATIONAL FIRE INS CO OF HARTFORD	CNA PLAZA 31S	CHICAGO	IL	60685	312-822-5000
42447	NATIONAL GENERAL ASSURANCE COMPANY	PO BOX 66937	ST LOUIS	MO	63166-6937	314-493-8000
23728	NATIONAL GENERAL INS CO	PO BOX 66937	ST LOUIS	MO	63166-6937	314-493-8000
14788	NATIONAL GRANGE MUTUAL INSURANCE COMPANY	PO BOX 2300	KEENE	NH	03431	603-352-4000
20087	NATIONAL INDEMNITY COMPANY	3024 HARNEY ST	OMAHA	NE	68131-3580	402-536-3000
27944	NATIONAL INSURANCE ASSOCIATION	175 BERKLEY ST	BOSTON	MA	02117	317-816-3400
30155	NATIONAL INSURANCE CO OF WISCONSIN INC	250 S EXECUTIVE DR	BROOKFIELD	WI	53005	262-785-9995
23736	NATIONAL INSURANCE UNDERWRITERS	13403 NORTHWEST FWY	HOUSTON	TX	77040	713-462-1000
32620	NATIONAL INTERSTATE INSURANCE COMPANY	3250 INTERSTATE DRIVE	RICHFIELD	OH	44286-9000	617-357-2600
50156	NATIONAL LAND TITLE INSURANCE COMPANY	206 NORTH ROSE ST	SHERIDAN	AR	72150	
20052	NATIONAL LIABILITY & FIRE INS CO	3024 HARNEY ST	OMAHA	NE	68131-3583	402-536-3000
15474	NATIONAL LLOYDS INSURANCE COMPANY	PO BOX 2650	WACO	TX	76702-2650	254-399-0626
34835	NATIONAL REINSURANCE CORP THE	695 E MAIN ST, PO BOX 10350	STAMFORD	CT	06904-2350	203-328-5000
22608	NATIONAL SPECIALTY INSURANCE COMPANY	8200 ANDERSON BLVD	FORT WORTH	TX	76120	817-265-2000
21881	NATIONAL SURETY CORPORATION	777 SAN MARIN DRIVE	NOVATO	CA	94998	800-243-9622
51020	NATIONAL TITLE INS OF NEW YORK INC	17911 VON KARMAN STE 275	IRVINE	CA	92614	805-686-7000
20141	NATIONAL TRUST INSURANCE COMPANY	6300 UNIVERSITY PRKWY	SARASOTA	FL	34240	941-955-2811
19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBL	175 WATER ST	NEW YORK	NY	10038	212-770-7000
26093	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERIC	ONE NATIONWIDE PLZ	COLUMBUS	OH	43215	614-249-7111
28223	NATIONWIDE AGRIBUSINESS INS CO	1100 LOCUST ST	DES MOINES	IA	50391-3000	515-245-8800
10723	NATIONWIDE ASSURANCE COMPANY	ONE NATIONWIDE PLZ	COLUMBUS	OH	43216	614-249-7111
23760	NATIONWIDE GENERAL INSURANCE CO	1 NATIONWIDE PLZ	COLUMBUS	OH	43216	614-249-7111
25453	NATIONWIDE INSURANCE COMPANY OF AMERICA	1100 LOCUST STREET	DES MOINES	IA	50391-1100	515-280-4211
23779	NATIONWIDE MUTUAL FIRE INSURANCE CO	ONE NATIONWIDE PLAZA	COLUMBUS	OH	43216	614-249-7111
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	1 NATIONWIDE PLAZA	COLUMBUS	OH	43216	614-249-7111
37877	NATIONWIDE PROPERTY & CASUALTY INS CO	ONE NATIONWIDE PLAZA	COLUMBUS	OH	43216	614-249-7111
25240	NAU COUNTRY INSURANCE COMPANY	6701 HWY 10 NW	RAMSEY	MN	55303-4548	763-427-3770
42307	NAVIGATORS INSURANCE COMPANY	6 INTERNATIONAL DR STE 100	RYE BROOK	NY	10573	212-244-2333

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NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
15865	NCMIC INSURANCE COMPANY	PO BOX 9118	DES MOINES	IA	50306-9118	515-222-1736
10317	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	PO BOX 2478	LOS ANGELES	CA	90051-2478	323-932-3200
24171	NETHERLANDS INSURANCE COMPANY THE	175 BERKELEY ST	BOSTON	MA	02117	603-358-4493
21830	NEW ENGLAND INSURANCE COMPANY	150 FEDERAL ST	BOSTON	MA	02110	617-526-8500
23841	NEW HAMPSHIRE INSURANCE COMPANY	175 WATER ST 18TH FL	NEW YORK	NY	10038	212-770-7000
12130	NEW SOUTH INSURANCE COMPANY	PO BOX 3199 GMAC INS	WINSTON-SALEM	NC	27102-3199	336-770-2000
16608	NEW YORK MARINE & GENERAL INS CO	919 3RD AVENUE	NEW YORK	NY	10022-3919	212-551-0600
35106	NIAGARA FIRE INSURANCE COMPANY	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
31470	NORGUARD INSURANCE COMPANY	16 S RIVER ST	WILKES BARRE	PA	18703-0020	570-825-9900
29700	NORTH AMERICAN ELITE INSURANCE COMPANY	650 ELM ST 6TH FL	MANCHESTER	NH	03101-2524	212-317-5400
29874	NORTH AMERICAN SPECIALTY INS CO	650 ELM ST	MANCHESTER	NH	03101	603-644-6600
21105	NORTH RIVER INSURANCE COMPANY THE	305 MADISON AVE POB 1943	MORRISTOWN	NJ	07980-1943	630-954-5508
22047	NORTH STAR REINSURANCE CORPORATION	PO BOX 120052	STAMFORD	CT	06912-0052	203-328-5000
36455	NORTHBROOK INDEMNITY CO	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
38369	NORTHERN ASSURANCE CO OF AMERICA	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
19372	NORTHERN INSURANCE CO OF NEW YORK	1400 AMERICAN LN TWR 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
27987	NORTHFIELD INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	55164-0816	651-688-4100
24015	NORTHLAND INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	55164-0816	651-310-4373
20338	NORTHWESTERN PACIFIC INDEMNITY CO	P O BOX 1615	WARREN	NJ	07061-1615	503-221-4240
34630	OAK RIVER INSURANCE COMPANY	9290 W DODGE RD #300	OMAHA	NE	68114-3363	402-393-7255
23248	OCCIDENTAL FIRE & CAS CO OF NC	PO BOX 10800	RALEIGH	NC	27605-0800	919-833-1600
35602	OHIC INSURANCE COMPANY	155 E BROAD ST 4TH FL	COLUMBUS	OH	43215-3621	614-221-7777
24074	OHIO CASUALTY INSURANCE COMPANY	9450 SEWARD ROAD	FAIRFIELD	OH	45014	513-603-2400
24104	OHIO FARMERS INSURANCE CO	PO BOX 5001 ONE PARK CIRC	WESTFIELD CENTE	OH	44251-5001	330-887-0101
26565	OHIO INDEMNITY COMPANY	250 E BROAD ST 10TH FL	COLUMBUS	OH	43215	614-228-2800
24082	OHIO SECURITY INSURANCE COMPANY	9450 SEWARD ROAD	FAIRFIELD	OH	45014	513-603-2400
36625	OLD RELIABLE CASUALTY COMPANY	12115 LACKLAND ROAD	ST LOUIS	MO	63146	314-968-4900
24147	OLD REPUBLIC INSURANCE COMPANY	PO BOX 789	GREENSBURG	PA	15601-0789	724-834-5000
50520	OLD REPUBLIC NATIONAL TITLE INS CO	400 2ND AVE S	MINNEAPOLIS	MN	55401	612-371-1111
35424	OLD REPUBLIC SECURITY ASSURANCE COMPANY	PO BOX 470185	TULSA	OK	74147-0185	918-494-7000
40444	OLD REPUBLIC SURETY COMPANY	PO BOX 1635	MILWAUKEE	WI	53001	262-797-2640
37060	OLD UNITED CASUALTY COMPANY	PO BOX 795	SHAWNEE MISSION	KS	66201	913-432-6400
12254	OMAHA INDEMNITY COMPANY THE	3102 FARNAM ST	OMAHA	NE	68131-3405	402-342-3326
37540	OMAHA PROPERTY AND CASUALTY INS CO	3102 FARNAM ST	OMAHA	NE	68131-3405	402-342-3326
34940	OMNI INDEMNITY COMPANY	PO BOX 105440	ATLANTA	GA	30348	770-954-4500
39098	OMNI INSURANCE COMPANY	2018 POWERS FERRY ROAD	ATLANTA	GA	30339-5003	770-952-4500
20621	ONEBEACON AMERICA INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
21970	ONEBEACON INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
32700	OWNERS INSURANCE COMPANY	PO BOX 30680	LANSING	MI	48909-8160	517-323-1200
22748	PACIFIC EMPLOYERS INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-4555
20346	PACIFIC INDEMNITY COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	908-903-2000
37850	PACIFIC SPECIALTY INSURANCE COMPANY	3601 HAVEN AVE	MENLO PRK	CA	94025-1033	650-780-4800
10222	PACO ASSURANCE COMPANY INC	110 WESTWOOD PLC STE 100	BRENTWOOD	TN	37027	615-371-8776
22250	PATHFINDER INSURANCE COMPANY	76 ST PAUL ST #500	BURLINGTON	VT	05401-4477	303-320-1422
23442	PATRIOT GENERAL INSURANCE COMPANY	1800 NORTH POINT DRIVE	STEVENS POINT	WI	54481	715-346-6000
18139	PEAK PROPERTY AND CASUALTY INS CORP	9 FARM SPRINGS ROAD	FARMINGTON	CT	06032	704-522-2000
18333	PEERLESS INDEMNITY INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	315-431-6100
24198	PEERLESS INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	603-352-3221
32859	PENN AMERICA INS CO	420 S YORK RD	HATBORO	PA	19040-3949	215-443-3600
14982	PENN MILLERS INSURANCE COMPANY	PO BOX P	WILKES-BARRE	PA	18773-0016	570-822-8111
21862	PENNSYLVANIA GENERAL INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
14974	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	INDEPENDENCE SQUARE WEST	PHILADELPHIA	PA	19106	215-625-9233
12262	PENNSYLVANIA MANUFACTURERS ASSOC INS C	380 SENTRY PKWY	BLUE BELL	PA	19422-2328	610-397-5000
41424	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	380 SENTRY PARKWAY	BLUE BELL	PA	19422-0754	610-397-5000
14990	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	2 N 2ND ST	HARRISBURG	PA	17101-1613	717-234-4941
12297	PETROLEUM CASUALTY COMPANY	PO BOX 3342, CORP BH4 1177B	HOUSTON	TX	77253-3342	713-680-7148
13714	PHARMACISTS MUTUAL INSURANCE COMPANY	P O BOX 370	ALGONA	IA	50511-0370	515-295-2461
18058	PHILADELPHIA INDEMNITY INSURANCE CO	ONE BALA PLAZA #100	BALA CYNWYD	PA	19004	610-617-7900
34037	PHOENIX INDEMNITY INSURANCE COMPANY	777 MAIN ST STE 1000	FORT WORTH	TX	76102	817-348-1600
25623	PHOENIX INSURANCE COMPANY THE	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	860-277-0111
23400	PHYSICIANS INSURANCE COMPANY OF WISCONSIN	PO BOX 45650	MADISON	WI	53717	608-831-8331
11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	80 N OAK ST	UNION	MO	63084	
12670	PIONEER GENERAL INSURANCE COMPANY	6780 E HAMPDEN AVE	DENVER	CO	80224	303-758-8122
18619	PLATTE RIVER INSURANCE COMPANY	4610 UNIVERSITY AVE, PO BOX 5900	MADISON	WI	53705-0900	603-644-6600
27251	PMI MORTGAGE INS CO	3003 OAK ROAD, PMI PLAZA	WALNUT CREEK	CA	94597-2098	415-788-7878
14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL	110 WESTWOOD PLACE	BRENTWOOD	TN	37027	
40134	POTOMAC INSURANCE CO OF ILLINOIS	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
44083	PREFERRED PHYSICIANS MEDICAL RRG INC	9003 W 67TH ST STE 201	SHAWNEE MISSION	KS	66202-3656	913-282-2585
36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	10707 PACIFIC ST STE 205	OMAHA	NE	68114	402-392-1566
10800	PREMIER GROUP INSURANCE COMPANY	100 VINE ST	MURFREESBORO	TN	37130	615-278-1225
37095	PRIVATE RESIDENTIAL MORTGAGE INS CORP	PO BOX 177600	RALEIGH	NC	27619	919-846-4100
34312	PRODUCERS AGRICULTURE INSURANCE COMPANY	PO BOX 229	AMARILLO	TX	79105-0229	806-372-6785
12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AME	10 SOUTH BRENTWOOD BLVD, STE 518	ST LOUIS	MO	63105	212-576-9801
11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	PO BOX 9118	DES MOINES	IA	50306-9118	515-222-1736
29017	PROFESSIONALS ADVOCATE INSURANCE COMPANY	225 INTERNATIONAL CIRCLE	HUNT VALLEY	MD	21030	410-785-0050
25585	PROFESSIONALS DIRECT INSURANCE COMPANY	161 OTTAWA AVE NW STE 607	GRAND RAPIDS	MI	49503-2720	616-456-8899
24260	PROGRESSIVE CASUALTY INSURANCE CO	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000
42994	PROGRESSIVE CLASSIC INSURANCE COMPANY	6300 WILSON MILLS OHF11	MAYFIELD VILLAG	OH	44143	440-461-5000
16322	PROGRESSIVE HALCYON INSURANCE COMPANY	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000
11851	PROGRESSIVE HOME INSURANCE COMPANY	6300 WILSON MILLS OHF11	MAYFIELD VILLAG	OH	44143	440-461-5000
24279	PROGRESSIVE MAX INSURANCE COMPANY	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000
42919	PROGRESSIVE NORTHWESTERN INS CO	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000
37834	PROGRESSIVE PREFERRED INSURANCE COMPANY	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000



# PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
32786	PROGRESSIVE SPECIALTY INS CO	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000
38954	PRONATIONAL INSURANCE COMPANY	2600 PROFESSIONALS DR. BOX 150	OKEMOS	MI	48805-0150	517-349-6500
34690	PROPERTY & CASUALTY INS CO OF HARTFORD	55 FARMINGTON AVE STE 100	HARTFORD	CT	06105-3725	860-547-5000
32905	PROPERTY-OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
20400	PROSELECT NATIONAL INSURANCE COMPANY INC	101 ARCH ST PO BOX 55178	BOSTON	MA	02205	617-330-1755
12416	PROTECTIVE INSURANCE COMPANY	1099 N MERIDIAN ST	INDIANAPOLIS	IN	46204	317-636-9800
28711	PROVIDENCE PROPERTY AND CASUALTY INSURANCE CO	2995 LBJ FRWY #121	DALLAS	TX	75234	972-247-9067
24295	PROVIDENCE WASHINGTON INSURANCE CO	PO BOX 14545	E PROVIDENCE	RI	02914-0545	401-453-7000
15059	PUBLIC SERVICE MUTUAL INSURANCE CO	ONE PARK AVENUE	NEW YORK	NY	10016-5802	212-591-9500
35157	PUTNAM REINSURANCE COMPANY	80 PINE STREET	NEW YORK	NY	10005	212-770-2000
39217	QBE INSURANCE CORPORATION	88 PINE ST FL 16	NEW YORK	NY	10005-1801	212-422-9888
10829	QUADRANT INDEMNITY INSURANCE CO	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	908-903-2000
23752	QUANTA INDEMNITY COMPANY	10 ROCKEFELLER PLZ 3RD FL	NEW YORK	NY	10020	303-337-5500
36250	RADIAN ASSET ASSURANCE INC	335 MADISON AVENUE	NEW YORK	NY	10017-4605	212-983-5859
33790	RADIAN GUARANTY INC	1601 MARKET ST	PHILADELPHIA	PA	19103	614-445-2900
38512	RAMPART INSURANCE COMPANY	90 BROAD ST 25TH FL	NEW YORK	NY	10004-2205	212-299-3139
15466	REALM NATIONAL INSURANCE COMPANY	125 MAIDEN LANE 5TH FLOOR	NEW YORK	NY	10038	212-269-6700
37303	REDLAND INSURANCE COMPANY	7 TIMES SQ	NEW YORK	NY	10036	212-805-9700
24449	REGENT INSURANCE COMPANY	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596-0001	608-837-4440
43753	REPUBLIC INDEMNITY CO OF CALIFORNIA	15821 VENTURA BLVD #370	ENCINO	CA	91436-2936	818-990-9860
22179	REPUBLIC INDEMNITY COMPANY OF AMERICA	15821 VENTURA BLVD #370	ENCINO	CA	91436-2936	818-990-9860
38318	REPUBLIC INSURANCE COMPANY	PO BOX 660560	DALLAS	TX	75266-0560	214-559-1222
28452	REPUBLIC MORTGAGE INSURANCE COMPANY	PO BOX 2514	WINSTON-SALEM	NC	27102-2514	336-661-0015
32174	REPUBLIC MORTGAGE INSURANCE COMPANY OF FLORIDA	PO BOX 2514	WINSTON-SALEM	NC	27102	336-661-0015
31275	REPUBLIC MORTGAGE INSURANCE COMPANY OF NORTH	PO BOX 2514	WINSTON-SALEM	NC	27102	800-999-7642
31089	REPUBLIC WESTERN INS CO	2721 N CENTRAL AVE	PHOENIX	AZ	85004-1121	602-263-6755
10287	RESIDENTIAL GUARANTY COMPANY	3003 OAK ROAD	WALNUT CREEK	CA	94597	800-288-1970
43044	RESPONSE INSURANCE COMPANY	500 S BROAD ST	MERIDEN	CT	06450-1034	203-634-7200
26050	RESPONSE WORLDWIDE INSURANCE COMPANY	500 SOUTH BROAD ST	MERIDEN	CT	06450	513-369-5000
13390	RISORP NATIONAL INSURANCE COMPANY	1924 S OSPREY AVE STE 200	SARASOTA	FL	34230-0728	941-316-6820
36884	RIVERPORT INSURANCE COMPANY	222 S 9TH ST STE 1300	MINNEAPOLIS	MN	55402-3332	612-766-3000
28960	RLI INDEMNITY COMPANY	9025 N LINDBERGH DR	PEORIA	IL	61615	309-692-1000
13056	RLI INSURANCE COMPANY	9025 N LINDBERGH DR	PEORIA	IL	61614	309-692-1000
42706	ROCHE SURETY AND CASUALTY COMPANY INC	1910 ORIENT RD	TAMPA	FL	33619	813-623-5042
27065	ROCKFORD MUTUAL INSURANCE COMPANY	PO BOX 5826	ROCKFORD	IL	61125-0626	815-229-1500
24678	ROYAL INDEMNITY COMPANY	9300 ARROWPOINT BLVD	CHARLOTTE	NC	28273	704-522-2000
22314	RSUI INDEMNITY COMPANY	945 E PACES FERRY RD #1800	ATLANTA	GA	30326-1125	818-225-1000
39039	RURAL COMMUNITY INSURANCE COMPANY	3501 THURSTON AVE	ANOKA	MN	55303-1060	763-323-2299
24740	SAFECO INSURANCE CO OF AMERICA	SAFECO PLAZA	SEATTLE	WA	98185-0001	206-545-5000
39012	SAFECO INSURANCE COMPANY OF ILLINOIS	SAFECO PLAZA T-16	SEATTLE	WA	98185	206-545-5000
11215	SAFECO INSURANCE COMPANY OF INDIANA	SAFECO PLAZA	SEATTLE	WA	98185	206-545-5000
24759	SAFECO NATIONAL INSURANCE COMPANY	SAFECO PLAZA	SEATTLE	WA	98185-0001	206-545-5000
11123	SAFETY FIRST INSURANCE COMPANY	2043 WOODLAND PKWY STE 200	ST LOUIS	MO	63146	888-372-7512
15105	SAFETY NATIONAL CASUALTY CORPORATION	2043 WOODLAND PKWY #200	ST LOUIS	MO	63146	314-995-5300
40460	SAGAMORE INSURANCE COMPANY	1099 NORTH MERIDIAN ST	INDIANAPOLIS	IN	46204-1044	317-636-9800
16551	SAVERS PROPERTY & CASUALTY INS CO	11890 COLLEGE BLVD STE 500	OVERLAND PRK	KS	66210	913-451-0002
15580	SCOTTSDALE INDEMNITY COMPANY	PO BOX 4110	SCOTTSDALE	AZ	85261	480-365-4000
15563	SEA BRIGHT INSURANCE COMPANY	2101 4TH AVE #1600	SEATTLE	WA	98121	847-320-2000
20354	SEA INSURANCE CO OF AMERICA THE	9300 ARROW PT BLVD	CHARLOTTE	NC	28273-8136	704-522-2000
22535	SEABOARD SURETY COMPANY	385 WASHINGTON	ST PAUL	MN	55102-1396	410-205-3000
25763	SEATON INSURANCE COMPANY	2 CENTRAL SQ 2ND FL	CAMBRIDGE	MA	02139	617-725-1540
22543	SECURA INSURANCE A MUTUAL COMPANY	PO BOX 819	APPLETON	WI	54912-0819	920-739-3161
10239	SECURA SUPREME INSURANCE COMPANY	2401 S MEMORIAL DR	APPLETON	WI	54915	920-739-3161
24902	SECURITY INSURANCE COMPANY OF HARTFORD	9300 ARROWPOINT BLVD	CHARLOTTE	NC	28273	704-522-2000
19879	SECURITY NATIONAL INSURANCE COMPANY	PO BOX 655028	DALLAS	TX	75265-5028	214-360-8000
50857	SECURITY UNION TITLE INS CO	171 N CLARK ST ML 06CT	CHICAGO	IL	60601-3294	312-223-2000
39926	SELECTIVE INS CO OF THE SOUTHEAST	40 WANTAGE AVENUE	BRANCHVILLE	NJ	07890	973-948-3000
19259	SELECTIVE INSURANCE CO OF S CAROLINA	40 WANTAGE AVENUE	BRANCHVILLE	NJ	07890	973-948-3000
12572	SELECTIVE INSURANCE COMPANY OF AMERICA	40 WANTAGE AVE	BRANCHVILLE	NJ	07890	973-948-3000
10936	SENECA INSURANCE COMPANY INC	160 WATER ST 16TH FLOOR	NEW YORK	NY	10038	212-344-3000
11000	SENTINEL INSURANCE COMPANY LTD	HARTFORD PLZ	HARTFORD	CT	06115	860-547-5000
28460	SENTRY CASUALTY COMPANY	1800 N POINT DR	STEVENS POINT	WI	54481	715-346-7842
24988	SENTRY INSURANCE A MUTUAL COMPANY	1800 N POINT DRIVE	STEVENS POINT	WI	54481-1283	715-346-6000
21180	SENTRY SELECT INSURANCE COMPANY	1800 NORTH POINT DRIVE	STEVENS POINT	WI	54481	715-346-6000
36560	SERVICE INSURANCE COMPANY	PO BOX 9729	BRADENTON	FL	34206-9729	941-746-4107
30503	SHELBY CASUALTY INSURANCE COMPANY	3760 RIVER RUN DR	BIRMINGHAM	AL	35243	205-970-7000
23361	SHELTER GENERAL INS CO	1817 W BROADWAY	COLUMBIA	MO	65218-0001	573-445-8441
23388	SHELTER MUTUAL INSURANCE CO	1817 W BROADWAY	COLUMBIA	MO	65218-0001	573-445-8441
26557	SHELTER REINSURANCE COMPANY	1817 W BROADWAY	COLUMBIA	MO	65218	573-445-8441
35408	SIRIUS AMERICA INSURANCE COMPANY	120 W 45TH ST 36TH FL	NEW YORK	NY	10036	212-702-3700
11126	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	TWO WORLD CTR 43RD FL, 225 LIBERTY S	NEW YORK	NY	10281-1058	212-416-1200
37141	SOUTHERN GENERAL INSURANCE COMPANY	PO BOX 28155	ATLANTA	GA	30358-0155	770-952-0800
19216	SOUTHERN INSURANCE COMPANY	PO BOX 660302	DALLAS	TX	75266-0302	214-559-1222
16047	SOUTHERN PIONEER PROPERTY AND CASUALTY INSURANCE CO	PO BOX 30	TRUMAN	AR	72472	870-483-6355
10190	SOUTHERN-OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
24767	ST PAUL FIRE & MARINE INSURANCE CO	385 WASHINGTON STREET	ST PAUL	MN	55102	651-310-7911
24775	ST PAUL GUARDIAN INSURANCE COMPANY	385 WASHINGTON ST	ST PAUL	MN	55102	651-310-7911
41750	ST PAUL MEDICAL LIABILITY INSURANCE CO	385 WASHINGTON STREET	ST PAUL	MN	55102-1396	651-310-7911
24791	ST PAUL MERCURY INSURANCE COMPANY	385 WASHINGTON ST	ST PAUL	MN	55102-1396	651-310-7911
19224	ST PAUL PROTECTIVE INSURANCE COMPANY	514A, 385 WASHINGTON ST	ST. PAUL	MN	55102-1396	651-310-7911
19070	STANDARD FIRE INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
42986	STANDARD GUARANTY INSURANCE COMPANY	260 INTERST N CIRCLE NW	ATLANTA	GA	30339-2111	770-763-1000
18023	STAR INSURANCE COMPANY	26255 AMERICAN DRIVE	SOUTHFIELD	MI	48034-6112	248-358-1100

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
40045	STARNET INSURANCE COMPANY	475 STEAMBOAT RD	GREENWICH	CT	06830	973-301-8000
19530	STATE AUTO NATIONAL INSURANCE COMPANY	518 EAST BROAD ST	COLUMBUS	OH	43215-3976	614-464-5200
25127	STATE AUTO PROPERTY & CASUALTY INS CO	518 E BROAD ST	COLUMBUS	OH	43216	864-877-3311
25135	STATE AUTOMOBILE MUTUAL INS CO	518 E BROAD ST	COLUMBUS	OH	43215-3976	614-464-5000
25143	STATE FARM FIRE AND CASUALTY CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710-0001	309-766-2311
25151	STATE FARM GENERAL INSURANCE CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710-0001	309-766-2311
25178	STATE FARM MUTUAL AUTOMOBILE INS CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710	309-766-2311
12831	STATE NATIONAL INSURANCE COMPANY INC	PO BOX 24622	FORTWORTH	TX	76124	817-265-2000
33049	STATE VOLUNTEER MUTUAL INSURANCE CO	PO BOX 1065	BRENTWOOD	TN	37024-1065	615-377-1999
50121	STEWART TITLE GUARANTY COMPANY	PO BOX 2029	HOUSTON	TX	77252	713-625-8100
10952	STONEBRIDGE CASUALTY INSURANCE COMPANY	2706 W PLANO PARKWAY	PLANO	TX	75075	972-881-6000
22276	STONEWALL INSURANCE COMPANY	2 CENTRAL SQ 2ND FL	CAMBRIDGE	MA	02139	617-234-3801
10340	STONINGTON INSURANCE COMPANY	5080 SPECTRUM DRIVE, STE. 900 E	ADDISON	TX	75001	972-664-7034
40436	STRATFORD INSURANCE COMPANY	400 PARSONS POND DRIVE	FRANKLIN LAKES	NJ	07417-2600	201-847-6000
10909	SUN SURETY INSURANCE COMPANY	PO BOX 2373	RAPID CITY	SD	57709	605-348-1000
24047	SURETY BONDING COMPANY OF AMERICA	PO BOX 5111	SIOUX FALLS	SD	57117-5111	605-336-0850
25354	SWISS REINSURANCE AMERICA CORP	175 KING STREET	ARMONK	NY	10504	914-828-8000
12866	T H E INSURANCE COMPANY	10451 GULF BLVD	TREASURE ISLAND	FL	33706	727-367-6900
22683	TEACHERS INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	217-789-2500
42376	TECHNOLOGY INSURANCE COMPANY	59 MAIDEN LANE, 16TH FLOOR	NEW YORK	NY	10038	212-220-7128
19526	TEXAS GENERAL INDEMNITY COMPANY	PO BOX 1259	GALVESTON	TX	77553-1259	319-399-5700
39497	TICO INSURANCE COMPANY	5205 NORTH O'CONNOR BLVD #700	IRVING	TX	75039	877-953-2337
50067	TICOR TITLE INSURANCE COMPANY	171 NORTH CLARK ST	CHICAGO	IL	60601-3294	312-223-5050
51535	TICOR TITLE INSURANCE COMPANY OF FLORIDA	493 STATE RD 436	CASSELBERRY	FL	32707	407-260-8050
25496	TIG INDEMNITY COMPANY	PO BOX 152879	IRVING	TX	75015-8830	972-831-5000
25534	TIG INSURANCE COMPANY	PO BOX 152870	IRVING	TX	75015-8830	972-831-5000
13242	TITAN INDEMNITY COMPANY	PO BOX 65100	SAN ANTONIO	TX	78265	210-527-2711
32301	TNUS INSURANCE COMPANY	230 PARK AVE	NEW YORK	NY	10169	212-770-7000
12904	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	230 PARK AVE	NEW YORK	NY	10169	212-297-6600
37621	TOYOTA MOTOR INSURANCE COMPANY	18001 S WESTERN AVE NF23	TORRANCE	CA	90509	310-468-8052
42749	TRADERS INSURANCE COMPANY	PO BOX 5374	KANSAS CITY	MO	64131	816-822-1887
41238	TRANS PACIFIC INSURANCE COMPANY	230 PARK AVENUE	NEW YORK	NY	10169	212-297-6600
20486	TRANSCONTINENTAL INSURANCE COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312-822-5000
28886	TRANSNATION INSURANCE COMPANY OF AMERICA INC	700 OAKMONT LANE	WESTMONT	IL	60559-5546	630-717-3565
50012	TRANSNATION TITLE INSURANCE COMPANY	2019 WALTON ROAD	ST LOUIS	MO	63114	804-267-8000
33014	TRANSPORT INSURANCE COMPANY	580 WALNUT STREET	CINCINNATI	OH	45202	513-369-5000
20494	TRANSPORTATION INSURANCE COMPANY	CNA PLAZA FL 21S	CHICAGO	IL	60685-0001	312-822-5000
28188	TRAVCO INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-6014	860-277-0111
19038	TRAVELERS CASUALTY AND SURETY CO	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
31194	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	ONE TOWER SQ	HARTFORD	CT	06183	860-277-0111
36170	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
19046	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
40282	TRAVELERS COMMERCIAL CASUALTY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	860-277-0111
36137	TRAVELERS COMMERCIAL INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
27998	TRAVELERS HOME AND MARINE INS CO THE	ONE TOWER SQUARE	HARTFORD	CT	06183-6014	860-277-0111
25666	TRAVELERS INDEMNITY CO OF AMERICA	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	860-277-0111
25682	TRAVELERS INDEMNITY CO OF CONNECTICUT	ONE TOWER SQUARE	HARTFORD	CT	06183-1051	860-277-0111
25658	TRAVELERS INDEMNITY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
39357	TRAVELERS INSURANCE CO(ACC DEPT)	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	860-277-0111
38130	TRAVELERS PERSONAL INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	ONE TOWER SQ CORP TX 5PB	HARTFORD	CT	06183-1190	860-277-0111
36161	TRAVELERS PROPERTY CASUALTY INS CO	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
31003	TRI STATE INSURANCE CO OF MINNESOTA	PO BOX 1594	DES MOINES	IA	50306-1594	515-278-3000
24350	TRIAD GUARANTY INSURANCE CORP	101 S STRATFORD RD #500	WINSTON-SALEM	NC	27104	336-723-1282
15954	TRINITY UNIVERSAL INS CO OF KANSAS INC	PO BOX 655028	DALLAS	TX	75265-5028	214-360-8000
19887	TRINITY UNIVERSAL INSURANCE COMPANY	PO BOX 655028	DALLAS	TX	75265-5028	214-360-8000
41211	TRITON INSURANCE COMPANY	PO BOX 2548	FORT WORTH	TX	76113	515-280-4211
41106	TRIUMPH CASUALTY COMPANY	PO BOX 26131	GREENSBORO	NC	27402-6131	
21709	TRUCK INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANN	LOS ANGELES	CA	90051-2478	323-932-3200
27120	TRUMBULL INSURANCE COMPANY	55 FARMINGTON AVE STE 100	HARTFORD	CT	06105-3725	860-547-5000
40118	TRUSTGARD INSURANCE COMPANY	PO BOX 1218	COLUMBUS	OH	43216	614-445-2900
29459	TWIN CITY FIRE INS CO	HARTFORD PLAZA T-16-85	HARTFORD	CT	06115	860-547-5000
29599	U S SPECIALTY INSURANCE COMPANY	13403 NW FWY	HOUSTON	TX	77040-6009	713-744-3700
37893	ULICO CASUALTY COMPANY	1625 EYE ST NW	WASHINGTON	DC	20006	202-682-0900
41050	UNDERWRITER FOR THE PROFESSIONS INSURANCE COM	185 GREENWOOD RD	NAPA	CA	94558	707-226-0100
25844	UNION INSURANCE CO	PO BOX 1594	DES MOINES	IA	50306	515-278-3000
21423	UNION INSURANCE CO OF PROVIDENCE	PO BOX 712	DES MOINES	IA	50303-0712	515-280-2511
11142	UNITED CASUALTY INSURANCE CO OF AMERICA	12115 LACKLAND ROAD	ST LOUIS	MO	63146	312-681-4500
11770	UNITED FINANCIAL CASUALTY COMPANY	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000
19496	UNITED FIRE & INDEMNITY COMPANY	PO BOX 1259	GALVESTON	TX	77553-1259	319-399-5700
13021	UNITED FIRE AND CASUALTY COMPANY	PO BOX 73909	CEDAR RAPIDS	IA	52407	319-399-5700
51624	UNITED GENERAL TITLE INSURANCE COMPANY	999 18 ST STE 3400	DENVER	CO	80202	303-292-4848
16659	UNITED GUARANTY COMMERCIAL INSURANCE COMPANY	LAW DEPT., PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
26999	UNITED GUARANTY MORTGAGE INDEMNITY CO	LAW DEPT., PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
15873	UNITED GUARANTY RESIDENTIAL INS CO	LAW DEPT., PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
16667	UNITED GUARANTY RESIDENTIAL INS NC	LAW DEPT., PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
11445	UNITED NATIONAL CASUALTY INSURANCE COMPANY	THREE BALA PLAZA E STE 300	BALA CYNWYD	PA	19004	610-684-1500
41335	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	THREE BALA PLAZA E STE 300	BALA CYNWYD	PA	19004	610-684-1500
21776	UNITED SECURITY INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	9800 FREDERICKSBURG RD	SAN ANTONIO	TX	78288-0429	210-498-2211
25887	UNITED STATES FIDELITY & GUARANTY CO	385 WASHINGTON STREET	ST PAUL	MN	55102-1396	651-310-7911
21113	UNITED STATES FIRE INSURANCE COMPANY	305 MADISON AVE POB 1943	MORRISTOWN	NJ	07962	630-954-5508
25895	UNITED STATES LIABILITY INSURANCE CO	PO BOX 6700	WAYNE	PA	19087-2191	610-688-2535

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
29157	UNITED WISCONSIN INSURANCE COMPANY	12695 W NATIONAL AVE	NEW BERLIN	WI	53151	262-787-7400
16063	UNITRIN AUTO AND HOME INSURANCE COMPANY	5210 BELFORT RD STE 120	JACKSONVILLE	FL	32256	212-480-1900
10915	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	2790 BUSINESS PARK DRIVE	VISTA	CA	92081	847-320-2000
25909	UNITRIN PREFERRED INSURANCE COMPANY	5210 BELFORT RD STE 120	JACKSONVILLE	FL	32256	212-480-1900
42862	UNIVERSAL CASUALTY COMPANY	150 NORTHWEST PT	ELK GROVE VILLA	IL	60007	847-588-7022
32867	UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	3214 CHICAGO DR	HUDSONVILLE	MI	49426	248-358-1171
25933	UNIVERSAL SURETY COMPANY	PO BOX 80468	LINCOLN	NE	68501-0468	402-435-4302
13200	UNIVERSAL SURETY OF AMERICA	PO BOX 5077	SIOUX FALLS	MI	57117-5077	713-722-4600
41181	UNIVERSAL UNDERWRITERS INS CO	7045 COLLEGE BLVD	OVERLAND PARK	KS	66211	913-339-1000
40843	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	7045 COLLEGE BLVD	OVERLAND	KS	66211-1523	913-339-1000
25968	USAA CASUALTY INSURANCE COMPANY	9800 FREDRICKSBURG RD	SAN ANTONIO	TX	78288	210-498-2211
18600	USAA GENERAL INDEMNITY COMPANY	9800 FREDRICKSBURG ROAD	SAN ANTONIO	TX	78288	210-498-2211
10336	USAUTO INSURANCE COMPANY INC	3813 GREEN HILLS VILLAGE DR	NASHVILLE	TN	37215	615-327-4888
25976	UTICA MUTUAL INSURANCE COMPANY	PO BOX 530	UTICA	NY	13503-0530	315-734-2000
26611	VALANT INS CO	1400 AMERICAN LN TOWER 1	SCHAUMBURG	IL	60196-1056	847-605-6000
20508	VALLEY FORGE INSURANCE COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312-822-5000
21172	VANLINER INSURANCE COMPANY	ONE PREMIER DR	ST LOUIS	MO	63026	636-343-9889
18759	VEREX ASSURANCE INCORPORATED	6601 SIX FORKS RD	RALEIGH	NC	27615	919-846-4100
10815	VERLAN FIRE INSURANCE COMPANY	8403 COLESVILLE RD SUITE 300	SILVER SPRING	MD	20910	301-495-7722
11762	VESTA FIRE INSURANCE CORP	3760 RIVER RUN DR	BIRMINGHAM	AL	35243	205-970-7000
42668	VESTA INSURANCE CORPORATION	3760 RIVER RUN DRIVE	BIRMINGHAM	AL	35243	205-970-7000
10644	VICTORIA AUTOMOBILE INSURANCE CO	5915 LANDERBROOK DR	CLEVELAND	OH	44124-4058	440-461-3461
42889	VICTORIA FIRE & CASUALTY COMPANY	5915 LANDERBROOK DRIVE	CLEVELAND	OH	44124-4058	440-461-3461
20397	VIGILANT INSURANCE COMPANY	PO BOX 1615	WARREN	NJ	07061-1615	212-612-4000
13137	VIKING INSURANCE COMPANY OF WISCONSIN	PO BOX 1080	FREEPORT	IL	61032	704-522-2000
40827	VIRGINIA SURETY COMPANY INC	1000 MILWAUKEE AVE	GLENVIEW	IL	60025	847-953-1000
32395	VISION SERVICE PLAN INSURANCE CO	3333 QUALITY DRIVE	RANCHO CORDOVA	CA	95670-7985	916-851-5000
35971	VOYAGER PROPERTY & CASUALTY INS CO	260 INTERSTATE NORTH CIRCLE NW	ATLANTA	GA	30339	770-763-1000
26085	WARNER INSURANCE COMPANY	500 S BROAD ST	MERIDEN	CT	06450	914-640-6500
32778	WASHINGTON INTERNATIONAL INSURANCE CO	1200 ARLINGTON HEIGHTS ROAD, STE 400	ITASCA	IL	60143	630-227-4700
26069	WAUSAU BUSINESS INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	715-845-5211
26042	WAUSAU UNDERWRITERS INS CO	175 BERKLEY ST	BOSTON	MA	02117	715-845-5211
25011	WESCO INSURANCE COMPANY	200 SOMERSET CORPORATE BLVD #100	BRIDGEWATER	NJ	08807	724-834-5000
44393	WEST AMERICAN INSURANCE COMPANY	9450 SEWARD RD	FAIRFIELD	OH	45014	513-603-2400
21121	WESTCHESTER FIRE INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-1000
27871	WESTERN AGRICULTURAL INSURANCE COMPANY	5400 UNIVERSITY AVE	WEST DES MOINES	IA	50266	515-225-5400
30830	WESTERN DIVERSIFIED CASUALTY INS CO	ONE LIBERTY PLAZA 53RD FL	NEW YORK	NY	10006	847-948-8988
27502	WESTERN GENERAL INSURANCE COMPANY INC	5230 LAS VIRGENES RD	CALABASAS	CA	91302	818-880-9070
13188	WESTERN SURETY COMPANY	101 S PHILLIPS AVE	SIOUX FALLS	SD	57192-0001	605-336-0850
24112	WESTFIELD INSURANCE COMPANY	PO BOX 5001 ONE PARK CIRC	WESTFIELD CTR	OH	44251-5001	330-887-0101
34207	WESTPORT INSURANCE CORPORATION	5200 METCALF	OVERLAND PARK	KS	66201	913-676-5270
12599	WINDSOR INSURANCE COMPANY	PO BOX 2575	CINCINNATI	OH	45201-2575	678-627-6000
13250	WORKMENS AUTO INSURANCE COMPANY	PO BOX 54845	LOS ANGELES	CA	90054-0845	213-747-6492
20311	XL CAPITAL ASSURANCE INC	1221 AVE OF AMERICAS 31ST FL	NEW YORK	NY	10020-1001	646-658-5900
24554	XL INSURANCE AMERICA INC	70 SEAVIEW AVE	STAMFORD	CT	06902	203-964-5235
20583	XL REINSURANCE AMERICA INC	70 SEAVIEW AVE	STAMFORD	CT	06902-6040	203-964-5200
37885	XL SPECIALTY INSURANCE COMPANY	SEAVIEW HOUSE, 70 SEAVIEW AVE	STAMFORD	CT	06902	847-517-2990
24325	YORK INSURANCE COMPANY	PO BOX 518	PROVIDENCE	RI	02901-0518	401-453-7000
26220	YOSEMITE INSURANCE COMPANY	601 NW SECOND ST	EVANSVILLE	IN	47708-1013	812-424-8031
27090	YOUNG AMERICA INSURANCE COMPANY	PO BOX 224467	DALLAS	TX	75222-4467	214-333-4002
13269	ZENITH INSURANCE COMPANY	PO BOX 9055	VAN NUYS	CA	91409-9055	818-713-1000
27855	ZURICH AMERICAN INS CO OF ILLINOIS	1400 AMERICAN LN T1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
16535	ZURICH AMERICAN INSURANCE COMPANY	1400 AMERICAN LN TWR 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000



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